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**A NEW APPROACH TO CORPORATE SOCIAL RESPONSIBILITY:
CORPORATE DIGITAL RESPONSIBILITY,
ANALYSIS OF TURKISH BANKING AND E-COMMERCE SECTORS**

PhD DISSERTATION

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LIST OF ABBREVIATIONS

AI: Artificial Intelligence
CSP: Corporate Social Performance
CSR: Corporate Social Responsibility
CDR: Corporate Digital Responsibility
DT: Digital Transformation
GDPR: General Data Protection Regulation
IT: Information Technologies
ICT: Information and Communication Technology
KSS: Kurumsal Sosyal Sorumluluk
KDS: Kurumsal Dijital Sorumluluk
KVKK: Kişisel Verilerin Korunması Kanunu
NGOs: Non-governmental organizations
UN: United Nations

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RÉSUMÉ

Depuis le milieu du 20^e siècle, l'impact intense de la mondialisation et les développements rapides des technologies de communication et de transport ont conduit à la standardisation des produits et des services et ont créé de nouveaux besoins de différenciation dans les institutions. Les activités de responsabilité sociale des entreprises (RSE), l'un des piliers importants de la communication d'entreprise, ont répondu à ce besoin dans une large mesure et ont contribué à donner aux organisations une place avantageuse sur le marché. Comme les publics cibles en sont venus à avoir de nouvelles attentes vis-à-vis des entreprises et que ces attentes ont été acceptées comme légitimes et naturelles par les entreprises, ces dernières se sont concentrées sur l'élaboration de plans d'action en étant conscientes de leurs responsabilités vis-à-vis de toutes les parties prenantes et de l'environnement. Avec le développement rapide des technologies numériques et la propagation des processus de transformation numérique à tous les secteurs, les activités de responsabilité sociale adoptées dans le passé sont devenues nécessaires pour rester dans l'air du temps. Avec l'influence de l'éthique numérique, le concept de responsabilité numérique des entreprises (RNE) a pris sa place dans la littérature aux côtés de l'idée de RSE (Lobschat, et al., 2021). Cette thèse vise à examiner l'état actuel de la responsabilité numérique dans les secteurs de la banque et du commerce électronique en Turquie sur la base des développements conceptuels et sociaux. Ce sujet n'ayant pas encore fait l'objet de recherches approfondies dans la littérature turque, la contribution de cette thèse au discours académique est double. Elle élargit la littérature sur le CDR et fournit un compte-rendu détaillé de la manière dont deux secteurs majeurs en Turquie abordent un concept relativement nouveau. Cette étude élargit la recherche existante sur la responsabilité numérique des entreprises (RNE) et examine comment deux grands secteurs en Turquie rendent opérationnel ce concept relativement nouveau. Elle vise à apporter une contribution théorique et sectorielle en comblant une lacune dans la littérature sur la RSE. Cette recherche est importante car il s'agit de la première étude à examiner la RDC dans les secteurs de la banque et du commerce électronique en Turquie. Elle fournit également des informations précieuses pour d'autres secteurs qui souhaitent opérer dans le domaine de la communication d'entreprise.

La communication d'entreprise est un ensemble d'activités, de processus et de stratégies qu'une organisation utilise pour gérer et communiquer des informations en interne et en externe afin d'atteindre ses objectifs de manière saine (Çetintaş, 2014 : 6). Elle couvre les différentes manières dont une entreprise partage ses messages, ses valeurs et ses objectifs avec ses employés, ses parties prenantes, ses clients et le grand public. La communication d'entreprise est un canal important qui permet aux organisations de s'adapter à des situations sociales, environnementales et technologiques en constante évolution, de prendre des mesures rapides contre le changement et de maintenir leur existence de manière solide. Une communication d'entreprise efficace et des activités de RSE, qui apparaissent comme des outils de communication stratégiques, sont essentielles pour construire et maintenir une

réputation positive, développer des relations solides et atteindre les objectifs de l'entreprise.

Le concept de responsabilité sociale des entreprises a évolué au-delà de la simple philanthropie pour englober les obligations d'une organisation envers toutes ses parties prenantes internes et externes. Ces parties prenantes peuvent être des employés, des clients, des partenaires, des investisseurs et l'environnement. Les stratégies d'entreprise sont désormais conçues pour intégrer ces responsabilités dans les processus décisionnels et les plans opérationnels (Varol, 2010 : 52). Selon le Livre vert (2001) préparé par la Commission des Communautés européennes, la responsabilité sociale des entreprises fait référence à l'intégration volontaire des préoccupations sociales et environnementales dans les activités commerciales.

Bien que les activités de responsabilité sociale des entreprises soient conçues et menées avec de bonnes intentions, dans le respect des droits et libertés fondamentaux et conformément aux attentes légitimes du public cible, des problèmes éthiques peuvent être rencontrés dans la pratique. L'intersection de la responsabilité sociale des entreprises et de l'éthique repose sur une relation symbiotique entre la théorie et la pratique. Comme l'observe Güven (2016), alors que l'éthique détermine le cadre conceptuel, les initiatives de RSE fournissent des actions concrètes. Cette interdépendance est cruciale pour favoriser une collaboration harmonieuse entre la responsabilité et l'éthique, qui aboutit en fin de compte à des résultats souhaitables et constructifs.

Avec les nouveaux développements technologiques, les technologies numériques sont devenues plus qu'un simple outil permettant aux utilisateurs d'atteindre leurs objectifs. L'évolution rapide des technologies numériques et les processus de transformation numérique dans tous les domaines ont transformé notre niveau de vie, notre perception de la réalité et notre relation avec la nature, et sont devenus un facteur majeur dans la détermination de nos choix et de nos décisions. Par conséquent, le développement des technologies numériques a également entraîné de profondes transformations sociales.

Avec les impératifs induits par la numérisation, la nécessité d'apporter un nouveau complément au point de souligner l'importance de la responsabilité sociale des entreprises et du respect de l'éthique est apparue et le concept d'éthique numérique a vu le jour. L'éthique se concentre sur les actions et les jugements moraux tels que les droits de l'homme, la justice sociale, la paix dans le monde et l'égalité. L'éthique numérique, quant à elle, peut être définie comme un ensemble de règles qui privilégient le bon comportement afin de ne pas porter atteinte aux droits d'autrui dans les canaux où la technologie est efficace et de maintenir le système de bonne foi dans toutes les actions effectuées dans les systèmes utilisés. Dans la vie numérique, qui fait désormais partie de la vie quotidienne, l'éthique numérique fournit un cadre moral pour les actions de l'individu et vise à intégrer la technologie numérique et les valeurs humaines (Rogerson, 2020, pp. 25, 28). Alors que nos actions déterminées par la science du droit relèvent du domaine de l'éthique, on s'attend à ce que le concept d'éthique soit également numérisé avec la transformation de nos habitudes de vie quotidienne par la numérisation. Cependant, pour évaluer les actions éthiques dans le monde numérique, les systèmes existants doivent être plus complets. Dans ces cycles que l'on peut définir comme des dictatures numériques, les instruments

d'investissement sont passés des produits financiers tels que l'or et l'argent à la propriété des données. À tel point que la terre et la propriété foncière légalisées par la loi ont été remplacées par des réglementations relatives à la propriété des bases de données (Özcan, 2021).

La numérisation et le développement de l'éthique numérique ont conduit à l'émergence de la responsabilité numérique des entreprises (RNE) et de la responsabilité sociale des entreprises (RSE). La RDC exige que l'on participe activement à l'élaboration du monde numérique et que l'on donne la priorité aux principes éthiques. Parmi les exemples d'activités de RDC, on peut citer la fixation de limites clairement définies à l'utilisation des données, la fourniture aux utilisateurs d'informations complètes et transparentes sur les processus de collecte des données, le soutien aux employés par une formation régulière sur la sécurité des données et la collaboration avec des ONG sur la numérisation (Eissfeller, 2020). Les technologies numériques devraient être organisées de manière à accroître la capacité des utilisateurs de tous les segments de la société et à donner la priorité à l'inclusion. En effet, les utilisateurs des outils pertinents sont des consommateurs et des participants à la communauté (Hyde, 2008).

La responsabilité numérique des entreprises peut être définie en quatre catégories : responsabilité numérique sociale, économique, technologique et environnementale. Toutes ces catégories se concentrent sur les aspects numériques des responsabilités. La RSE sociale donne la priorité aux relations des organisations avec les individus et la société. Il s'agit notamment de protéger la confidentialité des données des utilisateurs, des parties prenantes et des employés, et d'aborder l'inclusion et la diversité numériques. La RSE économique concerne l'évaluation et l'amélioration de l'impact économique des technologies numériques. Les départements informatiques, la définition des rôles des employés et les initiatives visant à accroître l'efficacité à moindre coût sont des exemples de responsabilités numériques économiques. La RSE technologique est étroitement liée à l'éthique numérique. Elle vise à garantir que les algorithmes d'intelligence artificielle sont créés avec transparence et clarté et qu'ils ne causeront pas de préjudice social, par exemple en créant des algorithmes d'intelligence artificielle d'une manière qui n'autorise pas les pratiques discriminatoires. Le CCA environnemental se concentre sur la réalisation d'objectifs de durabilité en minimisant les dommages physiques causés à l'environnement par les développements technologiques (Wade, 2020). Malgré toutes ces sous-connexions et les lignes directrices et normes élaborées par différentes organisations, il existe des lacunes dans la mise en œuvre, et il est rare que toutes les catégories soient prises en compte et mises en œuvre ensemble.

Sur la base des discussions susmentionnées, le principal problème de cette étude est le suivant : "Quelles sont les politiques, les activités et les objectifs futurs de diverses organisations opérant dans les secteurs de la banque et du commerce électronique en Turquie en ce qui concerne le concept de RSE ?". Dans ce contexte, la première partie de la thèse est une revue de la littérature discutant des théories et concepts critiques pertinents pour cette recherche, y compris la RSE, la transformation numérique et la RSE. Tout d'abord, la responsabilité sociale des entreprises et son évolution historique, qui constitue la base de la responsabilité numérique des entreprises, seront examinées. Ensuite, les pratiques changeantes de la responsabilité sociale des entreprises et le concept de transformation numérique qui ont contribué à

l'émergence de la responsabilité numérique des entreprises seront élaborés en relation avec la discussion sur l'éthique numérique. Enfin, les contributions de la littérature, les théories sur la RSE, la recherche de différents secteurs, et les lignes directrices et normes préparées par diverses organisations seront discutées en relation avec le développement de la responsabilité sociale des entreprises et le concept émergent de la responsabilité numérique des entreprises en raison de l'impact de la transformation numérique.

Dans la section "analyse sectorielle", les secteurs du commerce électronique et de la banque, qui ont été sélectionnés comme groupe d'échantillonnage et font partie des secteurs où les données sont le plus utilisées, traitées et partagées, seront examinés en Turquie et dans l'arène internationale. La protection de la vie privée est devenue l'un des défis les plus importants de la vie moderne, en particulier avec la dépendance croissante à l'égard de la technologie en ligne, des médias sociaux et des systèmes virtuels (Durucu et al., 2019). L'un des principaux problèmes du secteur du commerce électronique est que les risques et les systèmes de gouvernance associés ne protègent pas suffisamment les informations des consommateurs et nuisent aux opérations commerciales modernes (Umanailo et al., 2019). Le secteur bancaire, quant à lui, est vulnérable aux risques liés à la protection de la vie privée (Namahoot et Laohavichien, 2018), car l'épargne, les investissements, le mode de vie et la survie future des individus dépendent fortement du fonctionnement d'un système bancaire sain et éthique (Jansen et Leukfeldt, 2016). L'état actuel du développement et la portée de la mise en œuvre du PCEM dans ces deux secteurs seront examinés dans la section consacrée à l'analyse sectorielle.

Après un examen détaillé de la littérature et une analyse sectorielle, les stratégies de collecte des données, l'analyse, l'interprétation des données collectées, la validité et la fiabilité seront expliquées dans la section consacrée aux méthodes de recherche. Étant donné que des méthodes qualitatives sont utilisées dans cette étude, la documentation pertinente a été examinée en conséquence. Dans cette étude, deux secteurs ont été sélectionnés et des entretiens approfondis ainsi que des techniques d'analyse de contenu ont été utilisés comme méthodes de recherche qualitative. L'ensemble des données de l'étude se compose d'entretiens semi-structurés et approfondis, d'une analyse du contenu des médias sociaux et d'une analyse de documents afin de fournir la technique de triangulation recommandée pour soutenir la fiabilité et la validité de la recherche qualitative. Le groupe de participants à l'étude était composé de 18 cadres supérieurs, d'employés du département informatique et d'experts en communication d'entreprise issus des secteurs de la banque et du commerce électronique. Les services juridiques ayant été fréquemment mentionnés au cours des entretiens, deux employés ont été inclus séparément. Dans la section consacrée à l'analyse des documents, les rapports intégrés des secteurs concernés pour l'année écoulée ont été analysés. Dans l'analyse du contenu des médias sociaux, les posts de la plateforme LinkedIn, qui sont le plus souvent utilisés comme outil de communication d'entreprise, ont été analysés en fonction des discours des participants.

La partie de la thèse consacrée aux résultats comprend deux rubriques principales : l'analyse des entretiens, l'analyse des médias sociaux et l'analyse des documents. La section des entretiens se compose de trois parties : la première comprend les résultats des données du secteur bancaire et la deuxième les résultats des données du secteur du commerce électronique. Le thème principal de la troisième

partie sera la comparaison entre les résultats du secteur bancaire et ceux du commerce électronique. La deuxième partie de la section sur les résultats se concentrera sur l'analyse des documents et des médias sociaux des secteurs afin d'étayer la validité des résultats.

La dernière partie de l'étude est consacrée à la discussion des résultats par rapport à la littérature. Cette section comprend également les limites et les recommandations pour les recherches futures. Les conclusions générales de l'étude sont les suivantes : (1) Outre le KVKK, les banques ont dû donner la priorité aux activités de responsabilité numérique en raison de l'obligation de se conformer au GDPR et de la volonté de bénéficier des avantages des activités de durabilité dans les systèmes de crédit internationaux. (2) La réputation et la confiance font partie des questions les plus critiques pour le secteur bancaire, qui a achevé ses processus d'institutionnalisation depuis longtemps, et il est essentiel de garantir la sécurité des données pour protéger la réputation. (3) La nécessité pour les banques d'être rapides dans leurs processus de développement commercial (par exemple en rivalisant avec la vitesse des crypto-monnaies) les oblige à suivre de plus près et à prendre des mesures. (4) Toutefois, cette même rapidité est un inconvénient pour le secteur du commerce électronique ; en essayant de rattraper le retard, les modèles d'entreprise qu'ils n'ont pas encore façonnés sont reportés. Cette situation retarde la structuration de la culture d'entreprise, et les activités de responsabilité numérique restent suspendues. (5) L'impact positif du processus de pandémie sur le développement du secteur du commerce électronique est relativement élevé. Toutefois, cet effet n'a pas suffi à sensibiliser les entreprises à la responsabilité numérique. (6) L'inadéquation des institutions de contrôle et des sanctions dans le secteur du commerce électronique retarde les actions nécessaires en matière de confidentialité et de sécurité des données. (7) Les différences de développement de la responsabilité numérique des entreprises dans les secteurs de la banque et du commerce électronique se reflètent également dans le contenu des messages publiés sur les médias sociaux. (8) Alors que les posts des banques sur les activités de responsabilité numérique sont assez intenses en termes de fréquence et de contenu, les entreprises du secteur du commerce électronique ne vont pas au-delà du partage des récompenses, de la satisfaction des employés et des activités de responsabilité sociale des entreprises non innovantes. (9) Les résultats de l'analyse des documents sont similaires à ceux de l'analyse du contenu des médias sociaux. Dans le même temps, les rapports intégrés des banques sont complets et détaillés, tandis que le secteur du commerce électronique doit encore atteindre le stade de la préparation de rapports intégrés ou de rapports similaires. (10) Bien que le secteur bancaire soit en avance en termes d'activités de REC, de sensibilisation et d'objectifs futurs, il est clair que les deux secteurs ont encore un long chemin à parcourir.

ÖZET

20. yüzyılın ortalarından itibaren küreselleşmenin yoğun etkisi ve iletişim ve ulaşım teknolojilerindeki hızlı gelişmeler ile standartlaşan ürün ve hizmetler kurumlarda farklılaşmaya dair yeni ihtiyaçlar doğurmuştur. Kurumsal iletişimin önemli ayaklarından biri olan kurumsal sosyal sorumluluk (KSS) faaliyetleri bu ihtiyacı önemli şekilde karşılamış, kurumların pazarda avantajlı bir yer edinmesine katkı sağlamıştır. Hedef kitlelerin kurumlardan yeni beklentileri, bu beklentileri kurumların meşru ve doğal kabul etmesi ile şirketler tüm paydaşlarına ve çevreye karşı sorumluluklarının bilincinde olarak eylem planı yapmaya odaklanmışlardır. Dijital teknolojilerin hızlı gelişimi ve dijital dönüşüm süreçlerinin her türden sektöre yayılması ile geçmişten beri benimsenen sosyal sorumluluk faaliyetleri çağa yetişmede yetersiz kalmıştır. Dijital etik kavramının da etkisiyle KSS kavramına ek olarak Kurumsal Dijital Sorumluluk (KDS) kavramı literatürde yerini almıştır (Lobschat, vd., 2021). Kavramsal ve toplumsal gelişmelerden hareketle bu tez çalışmasının ana konusunu kurumsal dijital sorumluluk kavramının gelişimini ve mevcut durumunu Türkiye’de bankacılık ve e-ticaret sektörleri kapsamında incelemek oluşturmaktadır. Araştırma KDS kavramına dair literatürdeki mevcut boşluğu doldurarak hem teorik hem de sektörel olarak katkıda bulunmayı amaçlamaktadır. Türkçe literatürde ilgili kavramı ele alan çok az sayıda çalışma bulunmaktadır ve bu tez çalışmasının akademik söyleme katkısı iki yönlüdür. Çalışma KDS literatürünü genişletmekte ve Türkiye'deki iki ana sektörün nispeten yeni bir kavrama nasıl yaklaştığını ayrıntılı bir şekilde ortaya koymaktadır. Bu araştırma, kurumsal dijital sorumluluk kavramını bankacılık ve e-ticaret sektörlerinde inceleyen ilk Türk çalışması olması bakımından önemlidir. Ayrıca KDS konusunda faaliyet gösterecek farklı sektörler için ampirik iç görüler sağlamaktadır.

Kurumsal iletişim bir kurumun hedeflerine sağlıklı bir şekilde ulaşabilmesi için bilgiyi içeride ve dışarıda yönetmek ve iletmek için kullandıkları faaliyetler, süreçler ve stratejiler kümesini ifade eder (Çetintaş, 2014). Bir şirketin mesajlarını, değerlerini ve hedeflerini çalışanlarına, paydaşlarına, müşterilerine ve genel kamuoyuna ilettiği çeşitli yolları kapsamaktadır. Kurumsal iletişim kurumlar için sürekli değişen sosyal, çevresel, teknolojik durumlara uyum sağlamayı, değişime hızlı aksiyon almayı ve varlıklarını güçlü bir şekilde devam ettirmelerini sağlayan önemli bir kanaldır. Bu kanalı besleyen önemi kollarından biri şirketlerin kurumsal sosyal sorumluluk faaliyetleridir. Kurumsal sosyal sorumluluk kavramı yardımseverlik ile şekillenmiş olsa da günümüzde bir kurumun çalışanlarına, müşterilerine, ortaklarına, yatırımcılarına ve çevreye olmak üzere iç ve dış tüm paydaşlarına karşı sorumluluklarını ve bu unsurları karar alma mekanizmaları ve iş eylem planlarına dahil etme stratejilerini kapsamaktadır (Gedik, 2020) Benzer şekilde Avrupa Toplulukları Komisyonu tarafından hazırlanan Yeşil Kitap (2001) kurumsal sosyal sorumluluk kavramını şirketlerin, sosyal ve çevresel ilgi ve kaygılarını operasyonlarına ve

paydaşlarıyla olan etkileşimlerine gönüllülük esasına dayalı olarak entegre etmeleri şeklinde tanımlamaktadır.

Kurumsal sosyal sorumluluk faaliyetleri iyi niyetlerle, temel hak ve özgürlükleri gözeterek ve hedef kitlenin meşru beklentileri ekseninde tasarlanırsa da uygulamalarda etik açısından sorunlarla karşılaşılabilir. Kurumsal sosyal sorumluluk ve etik arasında düşünsel ve pratik alanlarda beslendikleri karşılıklı bir ilişki vardır. Etik bu ilişkinin düşünsel ayağını beslerken, KSS faaliyetleri pratik tarafı desteklemektedir (Güven, 2016). Bu durum, sorumluluk ve etik kavramlarının uyumunun başarılı ve faydalı sonuçlar doğurmada etkili olması açısından önemlidir.

Yeni teknolojik gelişmeler ile dijital teknolojiler kullanıcıların amaçlarına ulaşmasında bir araç olmaktan çok daha öte bir konuma gelmiştir. Hızla gelişen dijital teknolojiler ve her alanda karşımıza çıkan dijital dönüşüm süreçleri yaşam standartlarımızı, gerçekliği algılama şeklimizi, doğa ile ilişkimizi de dönüştürmüş; seçimlerimizi ve kararlarımızı belirleme noktasında hâkim bir unsur olmuştur. Bu nedenle dijital teknolojilerin gelişimi köklü toplumsal dönüşümlere de yol açmıştır. Dijital araçların yaygınlaşması ile birlikte kurumsal sosyal sorumluluk kavramı ile etik uyumunun öneminin vurgulandığı noktaya yeni bir ekleme yapma ihtiyacı doğmuş, dijitalleşmenin getirdiği sorumluluklar dijital etik kavramını ortaya çıkarmıştır. Etik, insan hakları, toplumsal adalet, dünya barışı, eşitlik gibi ahlaki eylemler ve yargılara odaklanmaktadır. Dijital etik ise teknolojinin etkili olduğu mecralarda başkalarının haklarına zarar vermemek, kullanılan sistemlerde gerçekleştirilen tüm eylemlerde sistemin iyi niyetle sürdürülmesi için doğru davranışı önceleyen kurallar bütünü olarak tanımlanabilir. Gündelik hayatın bir parçası haline gelmiş dijital yaşamda dijital etik, bireyin eylemlerine ahlaki bir çerçeve sunmakta, dijital teknoloji ile insani değerlerin entegre edilmesini hedeflemektedir (Rogerson, 2015). Hukuk bilimi ile belirlenmiş eylemlerimiz etiğin alanına giriyorken, günlük yaşam alışkanlıklarımızın dijitalleşme ile dönüştüğü günümüzde etik kavramının da dijitalleşmesi beklenmektedir. Ancak var olan sistemler dijital dünyadaki eylemleri etik açısından değerlendirme konusunda yetersiz kalmaktadır. Dijital diktatörlük olarak tanımlanabilecek bu döngülerde yatırım araçları altın, para gibi finansal ürünlerden çıkmış, veri mülkiyeti olarak şekillenmeye başlamıştır. O kadar ki, kanunlarla yasallığı sağlanan arazi, toprak mülkiyetliyi yerini veri tabanları mülkiyeti düzenlemelerine bırakmıştır (Özcan, 2021).

Dijitalleşme ve dijital etik kavramlarının gelişimi Kurumsal Sosyal Sorumluluk ile birlikte Kurumsal Dijital Sorumluluk (KDS) kavramının ortaya çıkmasına neden olmuştur. KDS, dijital dünyayı şekillendirirken etik ilkeleri önceleme konusunda aktif olma ve inisiyatif almayı gerektirmektedir. Veri kullanımında açıkça belirlenmiş sınırlar koymak, kullanıcılara veri toplama süreçlerine dair kapsamlı ve şeffaf bilgiler sunmak, çalışanları veri güvenliği konusunda düzenli eğitimlerle desteklemek, dijitalleşme ile ilgili STK'larla iş birliği yapmak KDS faaliyetlerine örnek olarak gösterilebilir (Eissfeller, 2020). Dijital teknolojiler her kesimden kullanıcının kapasitesini artıracak bir şekilde düzenlenmeli ve kapsayıcılığı öncelermelidir. Çünkü ilgili araçlarda kullanıcılar aslında sadece tüketici değil aynı zamanda topluluk katılımcılarıdır (Hyde, 2008).

Kurumsal dijital sorumluluk sosyal, ekonomik, teknolojik ve çevresel kurumsal dijital sorumluluk olarak dört kategoride tanımlanabilmektedir. KSS'den farklı olarak

tüm bu kategoriler sorumlulukların dijital yönlerine odaklanır. Sosyal KDS kurumların bireyler ve toplumla ilişkisini önceler. Kullanıcı kitlenin, paydaş ve çalışanların veri gizliliğinin korunması, dijital kapsayıcılık ve çeşitliliğin ele alınması bu alanın konusudur. Ekonomik KDS dijital teknolojilerin ekonomik etkilerinin değerlendirilmesi ve iyileştirilmesiyle ilgilidir. Bilgi işlem teknolojileri departmanları, çalışanların rol tanımları, daha düşük maliyet ile daha fazla verimin elde edilmesine yönelik girişimler ekonomik dijital sorumluluklar olarak örnek gösterilebilir. Teknolojik KDS dijital etik ile yakından ilişkilidir. Yapay zekâ algoritmalarının şeffaf ve anlaşılır ve ayrımcı uygulamalara fırsat vermeyecek şekilde oluşturulması gibi toplumsal zarara yol açmayacak bir düzende oluşturulmasını hedefler. Çevresel KDS teknolojik gelişimlerin çevreye verdiği fiziksel zararları en aza indirip, sürdürülebilirlik hedeflerini gerçekleştirmeye odaklanır (Wade, 2020). Detaylandırılmış alt alanlara, farklı organizasyonlar tarafından geliştirilen rehberler ve standartlara rağmen uygulamalarda oldukça eksiklikler görülmekte, tüm kategorilerin bir arada dikkate alındığı ve pratiğe geçirildiği nadiren görülmektedir.

Yukarıda bahsedilen tartışmalardan hareketle bu çalışmanın temel sorunsalı “Türkiye’de bankacılık ve e-ticaret sektörlerinde faaliyet gösteren çeşitli kurumların KDS kavramına dair politikaları, faaliyetleri ve gelecek hedefleri nelerdir?” olarak belirlenmiştir. Bu bağlamda tezin ilk bölümünü literatür taraması oluşturmakta; KSS, dijital dönüşüm ve KDS dahil olmak üzere bu araştırmayla ilgili kritik teori ve kavramlar tartışılmaktadır. İlk olarak, kurumsal dijital sorumluluğun temelini oluşturan kurumsal sosyal sorumluluk ve tarihsel gelişimi ele alınacaktır. Ardından, kurumsal sosyal sorumluluğun değişen uygulamaları ve kurumsal dijital sorumluluğun ortaya çıkmasına katkı sağlayan dijital dönüşüm kavramı dijital etik tartışmaları ile bağlantılı olarak detaylı şekilde tartışılacaktır. Son olarak, Kurumsal Sosyal Sorumluluğun gelişimine ve dijital dönüşümün etkisine bağlı olarak ortaya çıkan Kurumsal Dijital Sorumluluk kavramına dair literatürle, KDS’ye yönelik oluşturulan teoriler, farklı sektörlerden yapılan araştırma çalışmaları ve çeşitli organizasyonların hazırladıkları rehberler ve standartların katkıları tartışılacaktır.

“Sektör analizi” bölümünde örneklem grubu olarak seçilen, verinin en çok kullanıldığı, işlendiği, paylaşıldığı sektörlerden olan e-ticaret ve bankacılık sektörlerinin Türkiye’de ve uluslararası arenalardaki durumuna dair incelemeler yapılacaktır. Mahremiyet, özellikle çevrimiçi teknolojiye, sosyal medyaya ve sanal sistemlere olan bağımlılığın artmasıyla birlikte modern yaşamın en önemli zorluklarından biri haline gelmiştir (Durucu vd., 2019). E-ticaret sektöründeki büyük problemlerden birisi bağlantılı riskler ve yönetim sistemlerinin tüketici bilgilerini yeterince koruyamaması ve modern iş operasyonlarına zarar vermesidir (Umanailo vd., 2019). Bankacılık sektöründe ise bireylerin tasarrufları, yatırımları, yaşam tarzları ve gelecekte hayatta kalmaları büyük ölçüde sağlıklı ve etik bir bankacılık sisteminin işletilmesine bağlı olduğundan (Jansen ve Leukfeldt, 2016), gizlilik risklerine karşı hassas bir konumdadır (Namahoot ve Laohavichien, 2018). Bu iki sektörün KDS’ye dair güncel gelişim durumları ve uygulamalarının kapsamı sektör analizi kısmında ele alınacaktır.

Detaylı bir literatür taraması ve sektör analizinin ardından, araştırma yöntemleri bölümünde veri toplama stratejileri, analiz, toplanan verilerin yorumlanması, geçerlilik ve güvenilirlik konuları açıklanacaktır. Bu çalışmada nitel yöntemler kullanıldığından ilgili literatür bu doğrultuda incelenmiştir. Bu çalışmada

iki sektör seçilmiş ve nitel araştırma yöntemlerinden derinlemesine görüşmeler ve içerik analizi tekniklerinden faydalanılmıştır. Nitel araştırmalarda güvenilirliği ve geçerliliği desteklemek adına önerilen üçgenleme tekniğini sağlamak için araştırmanın veri setini yarı-yapılandırılmış derinlemesine görüşme verileri, sosyal medya içerik analizi ve doküman analizi oluşturmaktadır. Çalışmanın katılımcı grubunu bankacılık ve e-ticaret sektöründen olan 18 üst düzey yönetici, bilgi işlem teknolojileri birim departmanı çalışanı ve kurumsal iletişim uzmanı oluşturmaktadır. Yapılan görüşmeler sonucunda hukuk departmanlarına sıklıkla değinildiğinden katılımcılara iki hukuk birimi çalışanı ayrı olarak dahil edilmiştir. Doküman analizi kısmında ilgili sektörlerin son bir yıllık entegre raporları incelenmiştir. Sosyal medya içerik analizinde ise katılımcıların söylemleri doğrultusunda kurumsal iletişim aracı olarak en çok kullanılan LinkedIn platformu paylaşımları dikkate alınmıştır.

Tez çalışmasının bulgular bölümü görüşme analizi, sosyal medya ve belge analizi olmak üzere iki ana başlıktan oluşmaktadır. Görüşmeler başlığı üç bölümden oluşmakta, ilk bölümde bankacılık sektörü bulgularına, ikinci bölümde e-ticaret sektörü veri sonuçlarına yer verilmektedir. Üçüncü bölümün ana konusu ise bankacılık ve e-ticaret sonuçlarının karşılaştırılması üzerinedir. Bulgular bölümünün ikinci başlığı, sonuçların güvenilirliğini desteklemek için sektörlerin doküman ve sosyal medya analizine odaklanacaktır. Bu analizler yine sektörel bazlı ayrı ayrı tartışılacaktır.

Çalışmanın son bölümü, sonuçların literatürle bağlantılı olarak tartışılmasına ayrılmıştır. Bu bölümde ayrıca kısıtlar ve gelecek çalışmalar için öneriler de yer almaktadır. Araştırmanın bulguları aşağıdaki şekilde özetlenebilir. (1) Kişisel Verilerin Korunması Kanununa (KVKK) ek olarak bankaların General Data Protection Regulation (GDPR) uyma zorunluluğu, uluslararası kredi sistemlerinde sürdürülebilirlik faaliyetlerinin getirdiği avantajlardan faydalanabilme isteği ile bankalar dijital sorumluluk faaliyetlerine öncelik vermek durumunda kalmışlardır. (2) Kurumsallaşma süreçlerini çok önceden tamamlayan bankacılık sektörü için itibar ve güven en önemli konulardandır ve veri güvenliğini sağlamak itibarlarını korumak için elzemdir. (3) Bankaların iş geliştirme süreçlerinde hızlı olma gerekliliği (örn. kripto paranın hızıyla rekabet içinde olma) günceli daha yakında takip etmek ve aksiyon almak zorunda bırakmıştır. (4) Fakat aynı hız e-ticaret sektörü için dezavantaj oluşturmakta, gündemi yakalamaya çalışırken henüz şekillendiremedikleri iş modelleri ertelenmektedir. Bu durum kurum kültürünün yapılanmasını geciktirmekte ve dijital sorumluluk faaliyetleri askıda kalmaktadır. (5) E-ticaret sektörünün gelişiminde pandemi sürecinin olumlu etkisi oldukça fazladır. Ancak bu etki kurumsal dijital sorumluluğa dair farkındalık geliştirme ve bilinçlendirme çalışmalarında yetersiz kalmıştır. (6) E-ticaret sektöründe denetleyici kuruluşların ve yaptırımların yetersiz oluşu veri gizliliği ve güvenliği konusunda gerekli aksiyonların alınmasını geciktirmektedir. (7) Banka ve e-ticaret sektöründeki kurumsal dijital sorumluluk bağlamındaki gelişimsel farklılıklar sosyal medya kanallarındaki paylaşılan paylaşımların içeriklerinde de açıkça belli olmaktadır. (8) Dijital sorumluluk faaliyetlerine dair bankaların paylaşımları sıklık ve içerik açısından oldukça yoğunken, e-ticaret sektöründeki şirketler aldıkları ödülleri, çalışan memnuniyetlerini ve yenilikçi olmayan kurumsal sosyal sorumluluk faaliyetlerini paylaşmaktan öteye geçememektedirler. (9) Doküman analizi sonuçları da sosyal medya içerik analizi ile benzer sonuçlar göstermiş; bankaların entegre raporları oldukça kapsamlı ve detaylı

hazırlanmışken, e- ticaret sektörü henüz entegre rapor veya benzeri raporlar hazırlama aşamasına geçememiştir.

Sonuç olarak bankacılık sektörü KDS faaliyetleri, farkındalığı, gelecek hedefleri açısından önde olsa da her iki sektörün de gitmesi gereken daha çok yol olduğu aşıkardır. Bu yolun aşılabilmesi için hükümetlerin yerelde ve ulusalda STKlar, ve ilgili organizasyonlarla işbiriğı geliştirmeleri, kanunlarda standartlaşmaya gitmeleri dijital sorumluluk kavramının ortak temellerde gelişmesine ve yaygınlaşmasına yardımcı olacaktır.



ABSTRACT

Since the mid-20th century, the intense impact of globalization and rapid developments in communication and transportation technologies have led to the standardization of products and services, creating new needs for differentiation in institutions. Corporate social responsibility (CSR) activities, one of the crucial pillars of corporate communication, have significantly met this need and contributed to organizations gaining an advantageous place in the market. With the new expectations of target audiences from corporations and the acceptance of expectations as legitimate and natural by corporations, companies have focused on making action plans with the awareness of their responsibilities towards all stakeholders and environment. With the rapid development of digital technologies and the spread of digital transformation processes to all sectors, more than social responsibility activities adopted in the past have been required to keep up with age. With the influence of digital ethics, the concept of Corporate Digital Responsibility (CDR) has taken its place in the literature in addition to the idea of CSR (Lobschat, et al., 2021). Based on the conceptual and social developments, this dissertation aims to investigate the present status of digital responsibility in Türkiye's banking and e-commerce industries. Because this topic has yet to be extensively researched in Turkish literature, the contribution of this thesis to the academic discourse is twofold. This study expands on the existing Corporate Digital Responsibility (CDR) research and delves into how two major sectors in Türkiye process this fairly new concept. The research aims to make a theoretical and sector-specific contribution by addressing the gap in the literature on CDR. This research is significant as it is the first study in Türkiye examining CDR in the banking and e-commerce sectors. Moreover, it offers valuable insights for other industries seeking to operate within the CDR landscape.

Corporate communication refers to the set of activities, processes, and strategies that an organization uses to manage and communicate information internally and externally to achieve its goals healthily (Çetintaş, 2014). It covers the various ways in which a company shares its messages, values, and goals to its employees, stakeholders, customers, and general public. Corporate communication is an important channel that enables organizations to adapt to ever-changing social, environmental, and technological situations, to take quick action to change, and to maintain their existence firmly. One of the important branches feeding this channel is the corporate social responsibility activities of companies.

The concept of corporate social responsibility has transformed, expanding beyond mere philanthropy to encompass an organization's obligations to all internal and external stakeholders. These stakeholders may include employees, customers, partners, investors, and environment. Business strategies are now being devised to incorporate these responsibilities into decision-making processes and operational plans (Gedik, 2020). According to the Green Paper (2001) prepared by the Commission of the European Communities, corporate social responsibility denotes the voluntary integration of social and environmental concerns into business operations. Although corporate social responsibility activities are designed and carried out with good intentions, in consideration of fundamental rights and freedoms, and in line with the legitimate expectations of the target audience, ethical problems may be encountered in practice. The intersection of corporate social responsibility and ethics

relies on a symbiotic relationship between theory and practice. Ethics drives the conceptual framework, while CSR initiatives provide tangible action, as Güven (2016) observed. This interdependence is pivotal in fostering a harmonious collaboration between responsibility and ethics, ultimately leading to desirable and constructive outcomes.

With new technological developments, digital technologies have become more than a tool for users to achieve their goals. Rapidly developing digital technologies and digital transformation processes we encounter in every field have transformed our living standards, perception of reality, and relationship with nature; it has become a dominant factor in determining our choices and decisions. For this reason, the development of digital technologies has also led to profound social transformations. With the obligations brought about by digitalization, the need to make a new addition to the point where the importance of corporate social responsibility and ethical harmony is emphasized has arisen, and the concept of digital ethics has emerged. Ethics focuses on moral actions and judgments such as human rights, social justice, world peace, and equality. Digital ethics, on the other hand, can be defined as a set of rules that prioritize the proper behavior in order not to harm the rights of others in the channels where technology is effective and to maintain the system in good faith in all actions performed in the systems used. In digital life, which has become a part of everyday life, digital ethics provides a moral framework for the individual's actions and aims to integrate digital technology and human values (Rogerson, 2015). While our actions determined by the science of law fall within the field of ethics, it is expected that the concept of ethics will also be digitalized as our daily life habits are transformed by digitalization. However, existing systems need to be more comprehensive to evaluate actions regarding ethics in the digital world. In these cycles, which can be defined as a digital dictatorship, investment instruments have moved from financial products such as gold and money and started to take shape as data ownership. So much so that land and land ownership, legalized by laws, have been replaced by database ownership regulations (Özcan, 2021).

The development of digitalization and digital ethics has led to the emergence of Corporate Digital Responsibility (CDR) and Corporate Social Responsibility. CDR requires being active and prioritizing ethical principles while shaping the digital world. Examples of CDR activities include setting clearly defined limits on data use, providing users with comprehensive and transparent information about data collection processes, supporting employees with regular training on data security, and collaborating with non-governmental organizations (NGOs) on digitalization (Eissfeller, 2020). Digital technologies should be organized to increase the capacity of users from all walks of life and prioritize inclusiveness. This is because users of relevant tools are consumers and community participants (Hyde, 2008).

Corporate digital responsibility can be classified into four distinct categories: social, economic, technological, and environmental corporate digital responsibility. The common point in these areas is that all these categories focus on the digital aspects of responsibilities. Social CSR prioritizes the relationship of organizations with individuals and society. This includes protecting the data privacy of users, stakeholders, and employees and addressing digital inclusion and diversity. Economic CDR is concerned with assessing and improving the financial impact of digital technologies. IT departments, employee role definitions, and initiatives to achieve

more efficiency at lower cost are examples of economic digital responsibilities. Technological CSR is closely related to digital ethics. It aims to ensure that artificial intelligence algorithms are created transparently and understandably that do not cause social harm, such as making them in a way that does not allow discriminatory practices. Environmental CSR focuses on achieving sustainability goals by minimizing the physical damage to the environment caused by technological developments (Wade, 2020). Despite all these sub-connections and the guidelines and standards developed by different organizations, there are deficiencies in practices, and it is rarely seen that all categories are considered and put into practice together.

Based on the discussions mentioned earlier, this study's main problem has been determined as 'What are the policies, activities, and future goals of various organizations operating in the banking and e-commerce sectors in Türkiye regarding the concept of CDR?' In this context, the first part of the thesis is a literature review, discussing critical theories and concepts relevant to this research, including CSR, digital transformation, and CDR. First, corporate social responsibility and its historical development, which forms the basis of corporate digital responsibility, will be discussed. Then, changing practices of corporate social responsibility and the concept of digital transformation that contributed to the emergence of corporate digital responsibility will be discussed in detail in connection with the debate on digital ethics. Finally, the contributions of guidelines and standards prepared by various organizations will be discussed.

In the 'Sector analysis' section, the e-commerce and banking sectors, which are among the sectors where data is used, processed, and shared the most, will be analyzed. The current state of development and scope of the application of CDR in these two sectors will be discussed in this section. Privacy has become one of the most significant challenges of modern life, especially with the increasing dependence on online technology, social media, and virtual systems (Durucu et al., 2019). One of the major problems in the e-commerce industry is that connected risks and governance systems do not protect consumer information and harm modern business operations (Umanailo et al., 2019). Conversely, the banking sector is vulnerable to privacy risks (Namahoot & Laohavichien, 2018), as individuals' savings, investments, lifestyles, and future survival depend heavily on the operation of a sound and ethical banking system (Jansen & Leukfeldt, 2016).

Following a detailed literature review and sector analysis, data collection strategies, analysis, interpretation of the collected data, validity, and reliability will be explained in the research methods section. Two sectors were selected in this study, and in-depth interviews and content analysis techniques were utilized as qualitative research methods. The study's data set consists of semi-structured, in-depth interview data, social media content analysis, and document analysis to provide the triangulation technique recommended to support reliability and validity in qualitative research. The participant group of the study consisted of 20 senior managers, IT department employees, and corporate communication experts from the banking and e-commerce sectors. Since legal departments were frequently mentioned during the interviews, two employees were also included in the data collection process. The document analysis section was comprised of the analysis of the integrated reports of the relevant sectors for the last year. In the analysis of social media content, LinkedIn posts, reported as

the most frequently used platform by the participants, were examined as a corporate communication tool.

The findings section of the dissertation consists of three main headings: interview analysis, social media, and document analysis. The interviews section consists of three parts; the first one includes the findings of the banking sector, and the second part consists of the data results of the e-commerce sector. The main topic of the third section will be the comparison of banking and e-commerce results. The second part of the findings section will focus on document and social media analysis of the sectors to support the validity and reliability of the results. These analyses will again be discussed separately on a sectoral basis.

The last section of the paper is devoted to a discussion of the results in relation to the literature. This section also includes limitations and suggestions for future research. The study's general findings are: (1) In addition to Personal Data Protection Law (KVKK), banks have had to prioritize digital responsibility activities due to the obligation of banks to comply with General Data Protection Regulation (GDPR) and the desire to benefit from the advantages of sustainability activities in international credit systems. (2) Reputation and trust are among the most critical issues for the banking sector, which has completed its institutionalization processes long ago, and ensuring data security is essential to protect its reputation. (3) The need for banks to be fast in their business development processes (e.g., competing with the speed of cryptocurrencies) has forced them to keep up to date and take action more closely. (4) However, the same speed is a disadvantage for the e-commerce sector; while trying to catch up with the agenda, business models they have yet to shape are postponed. This situation delays the structuring of the corporate culture, and digital responsibility activities remain suspended. (5) The positive impact of the pandemic process on the development of the e-commerce sector is relatively high. However, this effect needs to be increased in raising awareness of corporate digital responsibility. (6) The inadequate number of supervisory organizations and sanctions in the e-commerce sector delay taking the necessary actions on data privacy and security. (7) The developmental differences in the context of corporate digital responsibility in the banking and e-commerce sectors are evident in the content of the posts shared on social media channels. (8) While the posts shared by banks regarding digital responsibility activities are pretty intense in frequency and content, companies in the e-commerce sector do not go beyond sharing the awards they have received, employee satisfaction, and non-innovative corporate social responsibility activities. (9) The document analysis results were similar to the social media content analysis. While the integrated reports of the banks are comprehensive and detailed, the e-commerce sector still needs to reach the stage of preparing integrated reports or similar reports.

As a result although the banking sector is ahead in terms of CDR activities, awareness, and future goals, it is evident that both sectors have a long way to go. In order to overcome this obstacle, governments should develop cooperation with NGOs and related organizations at local and national levels, and standardize laws to help the concept of digital responsibility develop and spread on common grounds.



INTRODUCTION

In the second half of the twentieth century, globalization, and developments in the fields of communication and transportation led to the standardization of products and services. Organizations have had to identify and manage their needs in order to survive in a competitive environment. Corporate communication processes have filled an important gap at this point and have spread the management effects of companies as a means of communication with target audiences and stakeholders. In its most general form, corporate communication covers the different methods used by a company to convey its messages, values and goals to its employees, stakeholders, customers, and the public. It is a very important tool for organizations to respond effectively to evolving social, environmental, and technological conditions, to take action quickly and to maintain their existence in a strong manner. Creating and maintaining a positive reputation, developing strong relationships, achieving corporate goals, and establishing effective communication within the company are much easier and more effective with CSR activities, which have emerged as an effective and strategic corporate communication tool.

Today, companies are aware of the legitimacy of increasing expectations and the importance of taking responsibility for all stakeholders and the environment. With corporate social responsibility activities, which are important elements of corporate communication, they gain a competitive advantage in the market and meet the increasing expectations of target audiences. Companies prioritize CSR action plans to fulfill their responsibilities and contribute to the public good. However, as digital technologies develop and transform many sectors, it has become clear that traditional social responsibility efforts are no longer sufficient. With the impact of digitalization on the workflows of corporations, CSR-oriented action plans have also changed.

The emergence of the concept of digital ethics with the widespread use of digital tools has led to the formation of the concept of Corporate Digital Responsibility

(CDR) as a new term in addition to CSR. Unlike CSR, CDR focuses on the digital aspects of environmental, social, economic, and technological responsibilities. For example, while the protection of the data privacy of the user audience, stakeholders, and employees, digital inclusion and diversity are the subject of the social dimension of CDR, the digital dimension of CDR aims to create artificial intelligence algorithms transparently and understandably that does not cause social harm, such as the creation of artificial intelligence algorithms in a way that does not allow discriminatory practices. Environmental CSF, on the other hand, focuses on minimizing the physical damage caused by technological developments to the environment and achieving sustainability goals (Wade, 2020). For organizations, setting clearly defined limits on data use, providing users with comprehensive and transparent information about data collection processes, supporting employees with regular training on data security, and cooperating with NGOs related to digitalization can be given as examples of KDS activities (Eissfeller, 2020).

With increasing and widespread digitalization processes, ways of doing business have been subject to rapid transformation. Business strategies are dynamic in terms of adapting to crises, including pandemics. In many sectors, especially in the services sector such as banking and e-commerce, where the habits and attitudes of post-COVID-19 consumers shape the dynamics of the sector, digitalization has taken place through the rapid adoption of customer learning. With this rapid adaptation, the awareness of customers and personnel that many jobs and transactions can be done remotely has increased. For example, the banking sector has started to use digital tools more effectively in its transactions and operations (Shaikh&Karjaluoto, 2016; Yıldırım, 2019). However, as Umanailo et al. (2019) emphasize, companies cannot adapt to this rapid transformation at the same pace and face threats from e-commerce risks and inadequate governance systems. The banking sector is also vulnerable to privacy breaches that can seriously affect individuals' savings, investments, lifestyles, and futures (Jansen & Leukfeldt, 2016; Namahoot & Laohavichien, 2018). However, with the increasing dependence on online technology, social media and virtual systems, ensuring privacy has become a very important challenge in modern life (Durucu et al., 2019).

This dissertation examines the development, current practices, and future goals of corporate digital responsibility in the banking and e-commerce sectors in Turkey through qualitative research, taking into account recent conceptual and social developments. There are very few studies in foreign and Turkish literature that address and analyze the related concept in depth. In the related literature, Mihale-Wilson et al. (2022, p. 130) highlighted two main complementary research directions that can be pursued in CDR studies, namely, "conceptualizing and operationalizing CDR" and analyzing "the appropriateness and effectiveness of different CDR measures". Based on this recommendation, the following main questions will be addressed in this thesis research in order to fill the gap in the literature and contribute to the CDR implementation and strategies of the bakery and e-commerce sectors in Turkey.

1. What does corporate digital responsibility mean for the identified companies?
2. Which factors do companies pay attention to when shaping their digital responsibility policies?
3. What actions do these companies take to fulfil their digital responsibilities?
4. What are their future goals regarding digital responsibility policies?

By answering the research questions, this study makes two important contributions to the academic debate. Firstly, it extends the existing research on Corporate Digital Responsibility (CDR). Secondly, it comprehensively analyses how two important sectors in Turkey are addressing this relatively new concept. It also provides valuable insights for businesses wishing to operate within CSR regulations and practices.

This dissertation primarily discusses critical theories and concepts relevant to this research, including CSR, digital transformation and CDR. Firstly, the idea and historical development of corporate social responsibility, which underpins corporate digital responsibility, will be discussed. Then, the changing practices of corporate social responsibility and the concept of digital transformation that contributed to the emergence of corporate digital responsibility will be discussed in detail. Finally, the concept of Corporate Digital Responsibility, which emerged due to the development of Corporate Social Responsibility and the impact of digital transformation, will be examined comprehensively.

Following a detailed literature review, data collection strategies, analysis, interpretation of the collected data, validity and reliability issues will be explained in the research methods section. In this study, banking, and e-commerce sectors, which are the two sectors where data is processed the most, where the most sensitivity is shown regarding confidentiality, and where the progress in technologies is reflected the fastest, were selected and qualitative analysis method was used as the research method. A total of 20 interviewees from both sectors were reached for semi-structured interviews. When the contributions of legal units on digital liability issues emerged, 2 more lawyer participants were added to the interviewees. Document analysis and social media content analysis methods were also used for the triangulation method, which is recommended for increasing reliability in qualitative methods. In the document analysis, the integrated reports of the companies for 2022-2023 will be discussed, and in the social media content section, the LinkedIn posts that the participants stated that they use most as a corporate communication tool will be discussed.

The analysis of semi-structured interviews with experts in the relevant sectors and the results of document and social media analysis are presented in the findings section. The findings section consists of three main headings: interviews, social media and document analyses. In the interview section, the data results for the banking and e-commerce sectors will be analyzed. Then, the results of banking and e-commerce will be compared. The second part of the findings section will focus on the document and social media analysis of the sectors. The last part of the study is devoted to the conclusion in connection with the literature. This section also includes limitations and suggestions for future studies.

1.THEORETICAL APPROACHES

1.1. Corporate Social Responsibility

Businesses today are looking beyond their conventional profit-making goals, reevaluating their impact on society and the environment, and looking for methods to build positive and sustainable relationships with their stakeholders. With CSR, businesses increasingly prioritize social and environmental responsibility in their operations and stakeholder interactions. This involves voluntarily making efforts to benefit society and the environment. Similar to businesses, corporate social responsibility has also gained significant attention among academics and professionals (Ullmann, 1985). Despite its exact meaning and scope still under debate, the concept continues to evolve in academic and practitioner communities worldwide.

There have been many views since CSR's appearance but one way to start thinking about CSR would be to examine each word that C,S,R represents, piece by piece. Corporate is no longer limited to large or medium-sized businesses. Large companies are more visible to the public and attract more attention. However, smaller enterprises are also mentioned and included. The term "corporate" can be used to describe "business." Social refers to society, life, or welfare in a community. Society includes communities, states, nations, and the entire world. Society describes the range of stakeholders a company's actions or decisions may impact. Society includes other living organisms, such as animals, plants, and the natural world. Responsibilities refer to businesses held accountable for things under their control or management. Responsibility is a "burden" or "obligation." Responsibility is a state of being held responsible by society (Carroll & Brown, 2018, pp. 42-43). By examining word by word, CSR can be discussed as an umbrella term which generally used synonymously with related terms to sustainable development, corporate citizenship, corporate sustainability, corporate social performance, and corporate ethics (Wang&Huang, 2018; Carroll & Shabana, 2010). The core themes, such as community, morality, and accountability, are common among them, so they are related (Schwartz & Carroll, 2008). These concepts refer to the set of policies, practices,

investments, and visible outcomes implemented and achieved by a business company in the interests of its stakeholders.

From three decades old CSR definition,

“Corporate social responsibility means something, but not always the same to everybody. To some, it conveys the idea of legal responsibility or liability; to others, it means socially responsible behavior in the ethical sense; to still others, the meaning transmitted is that of “responsible for in a causal mode; many equate it with a charitable contribution; some take it to mean socially conscious; many of those who embrace it most fervently see it as a mere synonym for legitimacy in the context of belonging or being proper or valid; a few see a sort of fiduciary duty imposing higher standards of behavior on businessmen than on citizens at large” (Votaw, 1972, p. 25 as cited Garriga & Mele (2004, p.52).

To a new CSR definition “Without neglecting the implicit social responsibility of companies towards others (like human beings) – through taxes and social charges imposed by law, and without fully accepting the extreme opinion that presents corporations as entities that indirectly hold all the communities’ political, social and economic power, companies should strictly follow their economic goal, which implicitly fulfills all the additional requirements imposed to companies by some stakeholders.” (Farcane & Bureana, 2015) literature shows that the CSR frame is very broad and difficult to agree on a certain one.

One of the most frequently cited definitions of corporate social responsibility belongs to Archie B. Carroll (1979). According to Carroll (1979), the social responsibility of the business encompasses the economic, legal, ethical, and discretionary expectations that society has from institutions at a given time. Kotler and Lee (2008) state that corporate social responsibility is a commitment to improving community well-being through discretionary business practices and contributions from corporate resources. McWilliams and Siegel (2001) define corporate social responsibility as actions that advance certain social benefits beyond the interests of businesses and as required by law. According to Wood (1991), the fundamental concept of corporate social responsibility is that businesses and society are interconnected rather than distinct and separate entities.

Drawing the boundaries of the framework makes it easier to reach a definition. Carroll (1994) explained the CSR frame as ““an eclectic field with loose boundaries, multiple memberships, and differing training/perspectives; broadly rather than focused, multidisciplinary; wide breadth; brings in a wider range of literature; and interdisciplinary” (p. 14). Although it is difficult to define or limit the CSR frame, there have been some attempts to fulfill this need

(Okpara & Idowu, 2013). While the concept of Corporate Social Responsibility (CSR) has been around for over a century, formal actions began in the 1950s. For instance, in 1951, Abrams claimed that firms are responsible for ensuring a fair and functional balance among the interests of different stakeholders, including employees, customers, and the public. In contrast, in 1962, Friedman discussed that the primary focus of business should be only on conducting business. Frederick developed a classification system from 1987 to 1998 that moved from a theoretical idea of CSR (CSR1) to a practical approach to social responsibility in management (CSR2). Later, he added a normative component based on ethics and values (CSR3) and introduced the cosmos as the primary normative reference for management's social concerns. The role of science and religion is also addressed in these matters (CSR4).

In addition to the definition and framing studies in the literature, international organizations have also attempted to define CSR. For The World Business Council for Sustainable Development (WBCSD), CSR is “the continuing commitment by companies to behave ethically and contribute to economic development while improving the quality of life of the employees and their families and the local community and society at large” (WBCSD, 2012).

The European Commission (2011) defines CSR as the responsibility of businesses for their impact on society and, therefore, emphasized that companies should lead the concept. Companies play a supporting role by integrating social, environmental, ethical, consumer, and human rights concerns into their business strategies and operations, complying with laws, and being socially responsible through public authorities, voluntary policy measures, and complementary regulations where necessary.

The UN defines CSR as “a management concept whereby companies integrate social and environmental concerns in their business operations and interactions with their stakeholders.” Environmental management, eco-efficiency, responsible sourcing, social equity, gender balance, human rights, and good governance are some key CSR issues.

As a concept, CSR does not have an accepted definition and is often described in the light of multidimensional terms. Therefore, Carroll's CSR pyramid as dimensions is important to explain the concept better.

1. Economic responsibilities: This includes maximizing earnings per share, committing to be as profitable as possible, defining a successful business as consistently profitable, and maintaining a strong competitive position and a high level of operating efficiency.
2. Legal Responsibilities: This includes acting in a manner consistent with the expectations of government and the law, complying with various federal, state, and local regulations, being a law-abiding corporate citizen, defining a successful business as one that fulfills its legal obligations, and providing products and services that meet at least minimum legal requirements.
3. Ethical Responsibilities: Standards, norms, and expectations related to ethical responsibility demonstrate a concern for what stakeholders like customers, employees, shareholders, and society see as fair, equitable, or consistent with respecting or defending their moral rights. It should be acknowledged that it dynamically interacts with the CSR pyramid's legal duty category. It raises the bar for businesspeople's performance above what the law requires.
4. Philanthropic Responsibilities: This includes actions that meet society's demand that corporations operate responsibly. In addition, according to Carroll (1991), philanthropy is defined as the contribution of financial resources or managers' time as much as it is the contribution of businesses to the arts, education, or the community. Thus, philanthropy and ethical responsibility differ because the former is not ethically or morally expected. Some companies believe they fulfill their social responsibility by being good citizens, highlighting the importance of differentiating between philanthropic and ethical responsibilities. Businesses' philanthropy is more optional, yet society still expects them to do so (Carroll, 1991).

From the above definitions, frames, and dimensions in this study CSR is accepted as a concept of promoting ethical practices, protecting human rights, ensuring health and safety, preserving the environment, and reporting on social and environmental issues in this dissertation. It also encourages voluntary initiatives such as supporting projects and philanthropy (Carroll & Shabana, 2010).

1.1.1. Development of CSR

Due to the Great Depression of the 1930s and World War II in the 1940s, CSR did not become a severe issue among leading companies till the 1950s. Corporate social responsibility began to gain attention in 1951 when Frank W. Abrams, a former executive of Standard Oil Company, gave managers an obligation for their societal actions. However, the first contribution to the modern era of corporate social responsibility was made by Howard R. Bowen in his book *Social Responsibilities of the Businessman*, written in 1953 (Ashraf et al., 2018). Bowen (1953) defines corporate social responsibility as “the obligation of businesspeople to follow these policies, make these decisions, or develop courses of action that are desirable in terms of society's goals and values”(p.6). In these years, Bowen used public responsibility, business morality, and social obligations as synonyms for social responsibility. The 1960s witnessed significant development in the CSR literature and highlighted the relationship between corporations and society. While the 1970s saw the emergence of various definitions of the term, the emphasis was on stakeholder participation, citizens' welfare, improved quality of life, and economic, legal, ethical, and voluntary responsibilities. In the 1980s, CSR research explored alternative thematic frameworks. From the mid to late 1800s, worker welfare and productivity were growing concerns among industrialists. The agenda of the United States was emerging a new factory system, increasing criticism of working conditions, and employment of women and children. The consensus among reformers was social problems such as poverty and worker unrest. The rise of philanthropy began to show its effects in the late 1800s (Chakraborty, 2015, p.35). By the 1990s, the triple bottom line and environmental management approach became the focal point. In the 21st century, CSR encompasses accountability, transparency, voluntariness, and labor rights, among other terms that have been in use since the 1950s (Rahman, 2011, p.173).

During the 1960s, Davis (1960) explained that significant social, economic, and political changes pressured businesspeople to review their societal roles and responsibilities. In the same period, William C. Frederick defined social responsibilities as the need to oversee the functioning of the economic system to meet public expectations. Joseph McGuire introduced the concept of obligation in his

definition of CSR back in 1963. He introduced the idea of social responsibility by stating that companies have economic and legal obligations and some responsibilities to society that go beyond these obligations. To be precise, companies should be concerned with politics, community welfare, education, and the happiness of their employees, and they should act like honest citizens. This view was later proposed as the concept of corporate citizenship (Farcane & Bruena, 2015, p.37).

In the 1950s and 1960s, CSR focused on business responsibilities to society and behaving in a socially responsible way. In the 1970s, a discussion about how to balance solid economic interests with CSR initiatives first arose. Friedman criticized CSR and stated that the business's only responsibility is making a profit. Another significant contribution to CSR was made in 1971 by the Committee for Economic Development (CED). They explained the term as a business function to actively meet society's demands. The argument by the CED posits that businesses ought to assume broader societal responsibilities, which indicates the evolving social agreement between companies and the culture of the nation. As a development of CSR around this time, the idea of corporate social performance (CSP) was created. The concept of CSP, which refers to a company's ability to respond to societal forces, was developed by Robert W. Ackerman in 1973 and later known as CSR2 by Frederick (Ashrafi et al., 2018: 3-4). The concept of CSP can be classified into three distinct categories based on a company's level of involvement. These are social responsibility, social obligation, and social responsiveness. Social responsibility, on the other hand, refers to corporate behavior that aligns with the prevailing social norms, values, and expectations of performance. Social obligation implies corporate behavior that is reactive to market forces or legal constraints. Lastly, social responsiveness applies to the adaptive nature of corporate behavior in response to social needs (Sethi, 1975).

Preston developed a corporate social response matrix in 1977. The focus of the Preston matrix or framework is the management of social issues by companies. It is assumed that managers follow the stages of a process defined as corporate social engagement. Preston defines the process of stages as (i) recognition or awareness of an issue; (ii) analyzing and planning; (iii) policy development response, and (iv) implementation. (Clarkson, 1995, p.93).

In 1979, Carroll created a model of corporate social responsibility consisting of four parts (economic, legal, ethical, and philanthropic) embedded in a conceptual corporate social performance model. The order of these four types of responsibility indicates the relative importance of each type. Carroll's (1979) model represents a progression on Preston's (1975) framework, and he focused on combining the achievement outcomes of corporate social responsibility and economic goals, integrating CSR2 and CSR, and corporate social performance.

During the 1980s, environmental legislation was notably developed in both the United Kingdom and the United States. During this time frame, the primary emphasis was on protecting the environment and promoting sustainable development. In the 1980s, stakeholder theory, business ethics, sustainability, corporate citizenship, and corporate social performance attracted great attention.

The responsibility of a company to create value for its stakeholders and shareholders has been an emphasis of CSR since the 1990s. In addition, government agencies, customers, employees, and local communities take attention as essential stakeholders. In 1991, Carroll's four types of corporate responsibility were reformulated into three institutional stages: legal, organizational, and individual by Wood (2010). Wood (2010) introduced the three principles of corporate behavior and outcomes: legitimacy, public accountability and managerial discretion.

Carroll (1991) developed the "Pyramid of Corporate Social Responsibility" as a valuable framework for the CSR approach. The triple bottom line concept, which is a significant contribution, was designed by Elkington in 1994. Elkington stressed that successful and long-term collaborations between the commercial and governmental sectors, as well as stakeholder engagement, are necessary to achieve an outstanding triple-bottom-line performance (social, environmental, and economic). The triple-bottom-line concept balances the company's social, environmental, and economic impact with a sustainability framework (Latapi Agudelo et al., 2019, p. 7).

After widespread support in the 1990s, CSR became a major strategic topic in the 2000s. Sustainability became essential to companies' plans to generate profits when it emerged as a corporate strategy (Chakraborty, 2015). As a result, the concept of sustainable development or sustainability captured the attention of the corporate community in the early 2000s, and it quickly became a central topic in all CSR debates.

This period was characterized by the emergence of CSR best practices, which Kotler and Lee (2008) classified into six categories: cause promotion, cause-related marketing, corporate social marketing, corporate philanthropy, community volunteering, and socially responsible business practices. In addition, the development of the CSR consultancy industry, the upward trend in investment in societies, increased employee dedication to CSR in companies, awareness in social reporting, and growth in cooperation between companies and governments and non-governmental organizations increased interest in CSR in the 2000s (Carroll, 2008).

In this context, scholars like Dahlsrud (2008) revisited the definition of CSR content analysis and analyzed 37 definitions of CSR between 1980 and 2003. He developed five frequent dimensions of CSR: environmental, social, economic, stakeholder, and voluntaries. Rahman (2011) conducted similar research throughout CSR history, and several dimensions of CSR were observed. These are

- Obligation to the society,
- Stakeholder involvement,
- Improving the quality of life,
- Economic development
- Ethical business practices
- Law-abiding
- Voluntariness
- Human rights
- Protection of Environment
- Transparency & Accountability.

Accordingly, Sarkar and Searcy (2016) also analyzed CSR definitions between 1953 and 2014, from both peer-reviewed and gray literature. They found stakeholder, social, economic, ethical, sustainability, and discretionary dimensions. These findings show that the last two decades were productive times for CSR publications. Corporate responsibility toward different stakeholders with respect to the triple bottom line is reflected via contemporary CSR. Creating values such as shareholders' and stakeholders' values has also become an inbuilt part of today's CSR. Scholars also pay attention to the concepts of business ethics, corporate citizenship, and CS (Carroll,

2015). Yet, although CSR has largely absorbed these ideas, each has its own body of literature.

1.1.2. Theories Of CSR

As seen above, although the ways to define CSR show some differences, there are more similarities among the definitions. Most of the theories of CSR focus on these similarities like the economics, politics, social integration, and ethics aspects of social reality (Garriga & Melé, 2004). Garriga and Melé (2004) classify the theories into four groups based on aspects of social reality. These are instrumental, political, integrative, and ethical theories. According to Garriga and Melé, “the concept of business and society relationship must include these four aspects or dimensions and some connection among them must exist.” (2004, p.64). Since some theories contain more than one aspect, classifying the theories is not easy. This research will focus on this classification to discuss CSR theories. Corporate citizenship and corporate social performance will be discussed under “the related terms of CSR” heading.

Instrumental Theories

This perspective takes CSR as a tool for profit maximization. Corporations exist for wealth creation, and their only social responsibility is economic. The economic relationship between businesses and society is the only focus, and social actions are acceptable only if they promote long-term profits. Friedman is the representative of this view who says business has one responsibility towards society: maximizing profits. Instrumental theories can be identified in three main groups. Maximization of shared value is the objective for the first group. The share price measures it. It mainly promotes short-term profit orientation. The second set of theories is centered on gaining competitive advantages that would result in long-term financial success. The third group is closely related to the second and deals with cause-oriented marketing. Instrumental/Strategic theory suggests utilizing CSR commitments to bolster competitiveness and effectively maintain customer relationships.

In short, from an instrumental perspective, CSR projects need to be evaluated to make the company’s reputation good in the eyes of different stakeholders. With the instrumental approach, companies do not ignore local or international legislation, but

they do not need to go beyond the letter of the law to do good things. This is because such actions are expected to impact the bottom line positively. Therefore, supporters of the instrumental approach argue that it is okay for companies to act according to the laws and regulations set by national governments and international forums such as the UN and the WTO (Frederiksen & Nielsen, 2013).

The primary responsibility of businesses to maximize profits for their shareholders, which is common both in the classical view and instrumental theory. The critical difference between the two is their approach to CSR. While classical theory prioritizes maximization above satisfying the community's needs, instrumental theory emphasizes CSR commitment as a strategic tool to improve a company's reputation and increase profits (Hamidu et al., 2015, p. 90).

Shareholder Value

In instrumental theories, creating shared value involves identifying and pursuing new business opportunities and markets that can generate profits. This concept involves companies recognizing social issues as potential business prospects and utilizing innovation to tackle these problems. On the other hand, shareholder value theory claims that managers' primary responsibility is to serve the interests of shareholders by maximizing profits. This approach contends that such behavior, within the boundaries of the law and without deceit or fraud, is advantageous to society as a whole. This theory frames corporate social responsibility purely in economic terms of profit generation (Castelo, 2013).

Political Theories

The social power of corporations, their strong relationship with society, and the political responsibilities that come from that power are emphasized by supporters of political theory. This political power of corporations makes them aware of their social duties and rights. Their focus is on actively participating in social cooperation and using the social power of the corporation.

Social contracts theory

The social contract view found its place in academia with Hobbes, Rousseau, and Locke. Donaldson (1982) discusses that an implicit social contract exists between

businesses and society, which implies that companies have some indirect obligations toward society. According to the supporters of this theory, businesses have a responsibility to serve the needs of society since they are an integral part of it. The key concept underlying the societal approach is that companies operate with the consent of the public and should work towards fulfilling the needs of society in a positive way to gain its approval (Van Marrewijk, 2003). This approach is viewed as a strategic reaction to evolving circumstances and novel corporate challenges, including implementing corporate social responsibility (CSR).

Gray et al. (1987) define society as ““a series of social contracts between members of society and society itself””. From the perspective of corporate social responsibility (CSR), an alternate possibility is that businesses may act responsibly not just because it aligns with their commercial interests but also because it is an implicit expectation of how society expects them to behave.

Social contracts theory was developed by Donaldson and Dunfee (1999) as a framework for managers to make decisions from an ethical perspective. They distinguish between macrosocial contracts and micro-social contracts. While macrosocial contract refers to broader societal expectations, microsocial refers to specific involvement forms. However, while this explanation may account for their initial motivation, it may need to explain the extent of their involvement fully.

Integrative Theories

The third group of theories asserts that businesses must integrate social demands into their operations. They argue that business relies on society for its continued growth and existence. It includes theories that consider that businesses ought to integrate social demands.

Legitimacy theory

Legitimacy is ““a generalized perception or assumption that the actions of an entity are desirable, proper, or appropriate within some socially constructed system of norms, values, beliefs and definitions””Suchman (1995, p. 574). He identified three types of organizational legitimacy: pragmatic, moral, and cognitive. Related to these types, Suchman explained gaining, maintaining, and repairing as the three critical

challenges of legitimacy management. According to Suchman, there is a strong relationship between legitimacy management and communication. Therefore, attempts to include legitimacy theory must examine some forms of corporate communications.

Because legitimacy is not a gracious process for business, it can be seen as a primary reason to undertake corporate social behavior and to use this activity as a form of publicity or influence (Lindblom cited in Clarke, 1998). An opposite perspective comes from Davis (cited in Wood, 1991), which suggests that businesses are granted power and legitimacy by society, with the expectation that they will use it responsibly. The view opposes the idea that companies use their power to legitimize their actions. According to this view, companies that fail to use their power responsibly will eventually lose it. Essentially, this aligns with the concept of a

Ethical Theories

This leads to a moral perspective of CSR where businesses have an ethical obligation to fulfill their social responsibilities regardless of other considerations. The theories emphasize ethics and consider that the relationship between business and society should be grounded in moral values. Approaches prioritize ethical requirements that strengthen the connection between companies and society. Their principles are based on defining what is proper or necessary for achieving a better society. From an ethical standpoint, companies must prioritize accepting social responsibilities as an ethical obligation above all other considerations. This vision of CSR highlights the crucial significance of ethical practices. Essentially, these theories recognize the ethical dimension of the business-society relationship and hence promote CSR as an ethical duty that firms should fulfill above any other concerns, such as making a profit. Proponents of the approaches accept that CSR is not always the most profitable way for companies. The belief of the “moral CSR is bad for profit” ethical approach is a misunderstanding. Thus, adopting an ethical approach to CSR policies prevent potential profit loss. In some cases, even ethical demands, such as consideration of the interests of other parties, can increase profits.

Stakeholder theories

The theory was introduced in 1984 by R. Edward Freeman. According to the theory organizations should not only consider their shareholders they also should

account the interest of all other stakeholders who have an effect or are affecting from the achievement of the organization's objective (Freeman, 1984). Stakeholder theory recognizes that the purpose of a business is to create value for stakeholders. Shareholders, customers, suppliers, employees, communities, governments, trade organizations, political groups and financiers who are directly or indirectly affected by a firm's operation are included in Freeman's stakeholder groups. "Shareholders invest their money in enterprises, employees invest their time and intellectual capital, customers invest their trust and repeated business, and communities provide infrastructure and education for future employees"(Graves et al., 2001, p.18). are in the stakeholder groups.

Maximizing a company's total value for its different stakeholder groups has a positive effect on a company's long-term success and survival (Faucher, 2015: 3). Stakeholder theory, or its more applied form, stakeholder management, is built upon the idea that businesses have responsibilities to stakeholders because they hold legal, ethical and more types of stakes in the operations of the organization (Omran& Ramdhony, 2015; Zhu et al., 2014).

1.1.3. CSR Related Terms

In the literature, some of the concepts below are discussed under the theory parts. However, to keep the study more understandable and clear these terms will be discussed as related terms to CSR.

Business Ethics

"Corporate social responsibility *is part of* business ethics" (DeGeorge, 1987, p.204).

As the terms CSR and business ethics have been used interchangeably, the confusion about whether CSR and BE are the same thing is long-lasting. Although academia generally combines them as overlapping concepts, Weller (2017) explored that the concepts are socially negotiated in practice and contextual with various meanings and relationships. An attractive distinction has been made between CSR and business ethics while business ethics relates more to *individual* behavior and actions within the company organization framework, CSR refers to *business-level* actions (Fisher, 2004).

Ethics is often interrelated with CSR and it is defined as “doing good”(Schwartz & Carroll, 2008). With a normative perspective, both CSR’s and BE’s main emphasis is on values, norms, and principles. However, while CSR aims to fulfill economic, legal, ethical, and philanthropic responsibilities, BE aims ethical organizational decisions. (Carroll, 1991). CSR refers to assessments of concepts such as social issues, sustainability, protection of consumers, corporate governance, legal, and regulatory. Business ethics are associated with codes, standards of conduct, and compliance systems (Ferrell, et al., 2019).

Some research (Ferrell, et al., 2019) shows that ethical conduct and brand performance are more effective on brand attitude than CSR activities. This can be because of CSR is seen as progressive and not essential, but business ethics is compulsory and requires established rules (Russell, et al., 2016).

Business ethics has a normative framework inherently, as opposed to other responsibilities, puts the biggest focus on the ethical responsibilities of business. It also draws specific attention to the ethical responsibilities of individuals operating in a business framework (e.g., managers and employees), sometimes overlooked by other structures that focus on corporate responsibilities.

Corporate Citizenship

Corporations are social institutions, and they need to take the role of administering citizenship rights and need to participate in social activities accordingly (Matten & Crane, 2005). Like other terms, CC is also defined globally and refers to “being good corporate citizens”for businesses similar to human beings. That is, no special responsibilities or obligations are attributed to businesses within the concept that are not assumed by individual citizens.

The concept of CC emphasizes that organizations have social, cultural, and environmental responsibilities to their community, as well as economic and financial obligations to their shareholders and stakeholders. To establish and maintain sustainable success and meet their responsibilities to all stakeholders, organizations need radical internal and external changes in term of corporate communication (Wayne State University, 2020).

The narrow corporate citizenship conception restricted its attention to corporate community relations. Accordingly, it has accepted the role and activities of companies interacting with NGOs, citizens, and other stakeholder groups in the local community (Altman, 1998).

Fombrum (1997) suggests a three-part approach to corporate citizenship from a broader perspective. This includes reflecting shared ethical principles, integrating individuals into their communities, and balancing the demands of stakeholders to enhance a company's long-term value.

Increasing popularity has given rise to the global corporate citizen (GCC) concept which means businesses responsibly exercise their rights and implement their duties to individuals, stakeholders, and societies without national and cultural borders (Logsdon&Wood, 2005). With globalization, the terminology of corporate citizenship has become more attractive as it addresses how companies should harmonize their behavior, policies, and practices in different parts of the world.

A contribution that is more specific and action-oriented has been made by Post and Berman (2017, p.29); GCC is the process to identify, analyze, and respond to the organization's social, political, and economic responsibilities and is characterized by voluntary actions driven by laws and public policies, stakeholder expectations and corporate values, and business strategies. Corporate citizenship is about actual outcomes (what companies do) and the processes of how they are reached.

Despite its limitations, corporate citizenship emphasizes the metaphor of being a good citizen, which naturally relates to the concepts of obeying the law, environmental protection and helping the community (Melé, 2008). Morrison (2003) states that citizenship also focuses on the rights and duties of companies towards the whole society, which other frameworks do not directly specify, distinguishing it from different approaches.

Corporate Social Performance

Wood (1991, p. 693), compiling the earlier work of Carroll (1979) and Wartick and Cochran (1985), defined corporate social performance as a business's embodiment of social responsibility principles, social processes and policies, programs, and visible

outcomes related to the business's social relationships. There are two main approaches to assessing corporate social performance, focusing on process and results (Husted, 2000, p. 29). For instance, Clarkson (1995) mentions performance is what is measurable and assessable. In his model Husted (2000) discussed corporate social performance as a ““function of the fit between specific strategies and structures and the nature of the social issue””(p. 41). The social issue refers to the expectational gaps that arise between or within stakeholders' views of what a firm is and/or should be. Bridging these expectation gaps through appropriate strategies and structures leads to high corporate social performance. Husted's model brings corporate social responsibility, corporate social responsiveness, issue management, and stakeholder management elements together from the literature. In 2010, Wood reviewed the concept and identified the need to update and revitalize the corporate social performance concept by focusing on the principles, processes and outcomes of business behavior that are particularly important to various stakeholder groups and society.

Corporate Sustainability

Sustainable development term was introduced in the 1980s *with Our Common Future*, the report of the World Commission on Environment and Development (WCED) to examine the relationship between development and the environment. While there are hundreds of definitions, still, the most widely used is Brundtland Commission definition and it defines the term as a process of change in which the exploitation of resources, the direction of investments, the orientation of technological development, and institutional change are made consistent with future as well as present needs (WCED, 1987: 9). This broad “definition” underpins much debate and there are significant conflicts among academics across disciplines about how sustainability should be operationalized and measured (Aluchna, 2017). With these criticisms, over time sustainability construct has expanded from the protection of the natural environment to social impacts including concern for future generations.

The corporate sustainability definition has its roots in sustainable development terms and means sustainable development applications of economic, environmental, and social aspects at the corporate level (Ashrafi, et al., 2018). It also aims to create long-term shareholder and stakeholder value for corporations.

While the concept is still slightly vague and difficult to understand, this has not stopped many companies and scholars from adopting the concept and its nomenclature. Because it does not include the subjective term "responsibility", it is considered more neutral and does not easily give rise to defensive objections. Similarly, it does not focus on vicious behavior like business ethics and also it does not consider the legal responsibilities of organizations specifically (Norman & MacDonald, 2004). Instead, it is pretty logical and straightforward: dealing with the present and the future (Carroll, 2015).

This naivety in the concept and the notion of a triple bottom line has led to criticism as lacking conceptual and practical validity (Norman & MacDonald, 2004). However, despite its limitations, corporate sustainability still has some strengths. For instance, the concept underlines the benefit of the long-term nature that business is expected to bring to society. Compared to other frameworks corporate sustainability supports more focus on the natural environment and future generations and provides a more global perspective for the actions (Willard, 2012, p. 9).



1.2. Digitalization and Responsibility

1.2.1. Digital Transformation

The process of digitizing analog materials played a primary role in the emergence of information technologies. Gartner's IT Glossary defines "digitization" as the process of moving from analog to digital form. Here, it is not processes that are digitized but information. Digitization is used to describe the act of converting analog data into digital information. With digitization, internal and external documentation processes are digitized, but the value-creation activities remain unchanged.

In contrast to digitization, digitalization corresponds to a more complex concept and a broader field. Digitalization is used to discuss the macro-level changes in social structure and practice brought about by digitization the act of converting analog data into digital information. Towards the end of the 1900s, Web 1.0 technology was replaced by Web 2.0 technology. Web 2.0 and internet technology developments have enabled the production of user-oriented content and increased the speed of information sharing and news gathering. The digitalization process, which started with digitization and in the 2000s, was acknowledged as the fourth stage of the industrial revolution, also known as Industry 4.0., has paved the way for companies to change their investment directions (Yankın, 2019). While the use of steam power, electrification, and automation systems, which form the basis of digitalization processes and shape industrial revolutions, has changed industrial processes, Industry 4.0 has enabled the consistent digitization and interconnection of productive units in the economy. Industrial revolutions paved the way for growing technologies, and digital and artificial intelligence became the driving force for production systems (Koç & Teker, 2019).

Digitalization, which improves information sharing in many areas and enables unlimited communication and connectivity, has also become a factor that improves corporate efficiency and sustainability. Digitalization means enabling, improving and/or transforming business operations, processes, activities and models by using digitized data through digital technologies (Pagani & Pardo, 2017). The digitalization of the environment and workspace and the adoption of digital technologies in social

and human activities beyond work are the characteristics of digitalization. In the communication and media literature, digitalization is based on changes in how people interact in social life. "Digitalization" refers to the process of restructuring different aspects of social life through the use of digital communication and media infrastructures (Brennen & Kreiss, 2016). With digital communication tools, corporate communication processes have also become online, and how organizations communicate with all stakeholder groups has gained a new dimension. As a result, elements such as transparency, openness, and ease of access have gained importance in corporate communication (Koçyiğit, 2017, p.25).

Digital transformation refers to a whole of different periods and developments. It is defined as "the holistic transformation of organizations in human, business processes and technology elements in order to provide more effective, efficient service and beneficiary satisfaction in line with the opportunities offered by rapidly developing information and communication technologies and changing social needs" (Yankın, 2019, p. 15). It refers to a holistic, systematic transformation beyond the commonly used concepts of cloud computing, digital media, big data, and artificial intelligence.

Digital transformation is a strategic approach employed by organizations to respond to changes in their environment. The process involves the integration of digital technologies to enhance the value-creation processes of companies. It includes the adoption of digital technologies to drive the renewal of business strategy or digital strategy, models, processes, products, marketing approach, and goals. Overall, digital transformation is a comprehensive overhaul of the entire process, achieved through the incorporation of digital technologies. With this new reality, organizations have an excellent opportunity to innovate and perform, going beyond their borders and impacting individuals, industries and society. However, the ability of firms to maintain their competitive advantage is becoming ever more fragile as the controllability of their operating environment becomes difficult. For the digital transformation process to succeed and lead to positive outcomes, organizations must consider several factors that may prevent them from achieving their transformation (Vial, 2021).

The concept of digital transformation has a very comprehensive content and can be summarized in three sub-dimensions: organizational, technological, and social (Udovita, 2020). Organizationally, the main purpose of digital transformation is to create value through organizational processes, transform business models and create an extended supply chain. At the same time, digital transformation processes aim to improve, change and smarten existing processes. From a technological point of view, digital transformation is intended to bring significant improvements and innovations in quality, efficiency, and revenue in infrastructures. With digital transformation, businesses benefit from more advanced technological solutions while operating models that adopt automation, service and/or product quality improvement and businesses save money. Digital transformation supports the development of new networks in the social context and the development of various communication channels, thus paving the way for new experiences. The data obtained from the mass media, developing applications and transforming devices provide an unlimited flow of information that can strongly affect daily life.

The terms Digital Transformation and Digitalization are often used to describe the changes that occur within IT/IS services and processes, as well as the organizational structures that utilize web-based tools. Adaptation to digitalization and digital transformation is not as easy as it seems. Under some conditions, technostress may occur in individuals due to the inability to adapt to transforming processes. This stress can negatively affect productivity and motivation (Türkel & Yeşilkuş, 2020). In order to minimize this situation, organizations are expected to develop strategies that facilitate adaptation following the changes expected in the digital transformation stages and prepare employees for this change in physical and psychological aspects (Reis, et al., 2018).

In today's rapidly evolving business landscape, companies are increasingly adopting new digital customer engagement strategies and IT-enabled processes. One of the driving forces behind this shift is the growing popularity of decentralized public transactions, which are facilitated by technologies such as cloud computing, the Internet of Things, augmented reality, social media, and blockchain. These tools allow businesses to interact with customers in more dynamic and personalized ways, while also streamlining internal operations and improving overall efficiency. Additionally,

the rise of smart devices and social platforms has greatly impacted the way businesses communicate with their customers. Since the mid-2000s, these technologies have opened up new channels for business-to-consumer communication, providing companies with even more opportunities to connect with their audiences and build lasting relationships. Digital communication has fostered high expectations for omnichannel usability and significantly improved user experience around a customer-centric and real-time communication approach. With the rise of new technologies, many industrial sectors are undertaking various initiatives to explore and capitalize on technological benefits (Tratkowska, 2019). In order to sustain these initiatives successfully, processes and organizational structures need to be redesigned to manage the evolution. This design phase includes a wide range of adjustments such as business model, corporate culture, reshaping strategies and goals, and employee awareness (Zinder & Yunatova, 2016). To effectively navigate these complex transformations, companies require connected management practices. All these elements come together under the phenomenon of digital transformation.

The impact of digital transformation has been felt across all sectors, yet certain fields show greater potential for growth in the future. Digital transformation is multidisciplinary in its scope. With the widespread use of digital technology in all markets, society is experiencing rapid and significant changes. Companies are under pressure to adapt and thrive in an increasingly competitive global environment. To gain an edge over their rivals, businesses must embrace digitalization. Furthermore, customers are increasingly demanding, which adds to the challenge. Managing changes in strategy, organization, information technology, supply chains, and marketing is crucial for companies. These changes involve implementing processes that enable firms to gain a sustainable competitive advantage, adopting effective strategies for development, and adjusting the organizational structure of the firm accordingly (Verhoef et al., 2021). For a successful digital transformation, organizations need to develop a diverse set of capabilities that vary in importance depending on the business context and needs. Moreover, with digital technologies at the heart of the business, organizations need to effectively update their business models and stay ahead of the curve to survive in a competitive environment.

Achieving success in the arena of digital transformation hinges on introducing changes to processes and operations management. To bring about such changes, individuals must be trained in a change process that considers the exceptional difficulties posed by IT. The digital revolution is bringing with it some welcome modifications in the way employees work, with virtual and remote workplaces becoming more widespread. However, this necessitates acquiring new communication skills and knowledge of virtual environments. Customers, too, are being compelled to acquire new competencies to engage with digital organizations and thrive in the digital era. This era is having a profound impact not only on the enterprise sector but also on developments in the public sector. As such, managers should adapt their business strategy to digital reality by incorporating new technologies into their business models. This, in turn, raises the significance of topics related to processes and operations management. Scholars must conduct further research to keep pace with the rapidly evolving digital era.

1.2.2. Navigating Corporate Digital Responsibility

Definitions And Frameworks

Corporate social responsibility and digital transformation are two essential elements of global competitiveness in the modern world. While the contemporary business environment constantly changes, the digital transformation process brings opportunities and also threats. Political leaders, economic representatives, and scientific authorities are aware of potential threats posed by the increased use of digital data and artificial intelligence in various fields (Suchacka, 2020). Organizations have significant responsibilities to manage emerging threats due to their accountability to stakeholders, employees, individuals, society, the environment, and governments (Joynson, 2018; Suchacka, 2019). The relationship between labor and technology is being reshaped by digital transformation, and concerns about the ethical use of new technologies are increasing.

Introducing new innovations requires more than just a great idea, capital, equipment, skilled personnel, knowledge protection, and logical thinking. It also requires a sense of responsibility. With the rapid technological and digital advancements in recent years, there is a greater emphasis on skillful adaptation to the

labor market, efficient utilization of current technologies, safeguarding data, and enhancing the digital competencies of employees. The speed at which new threats emerge makes it difficult for people to prepare and respond accordingly (Sima, et al., 2020). The relationships between humans, machines, and the environment constantly evolve and have positive and negative impacts on society. These impacts must be viewed through a variety of lenses, including different social groups, potential risks, ethical considerations, and other concerns. Although digitalization creates many opportunities for creating value, managers must also navigate various challenges and risks. This situation obliges organizations to do more than their corporate social responsibilities in transforming digitalization environments (Alptekin, 2020). To address these concerns, the concept of Corporate Social Responsibility was applied to digital technologies through a set of principles known as Corporate Digital Responsibility CDR. These principles aim to promote responsible and ethical development, adoption, and use of digital technologies (Carl et al., 2023). By implementing CDR, companies can integrate ethical considerations for individuals and society, leading to responsible and socially conscious transitions in digital work environments (Orbik & Zozulakova, 2019). Beyond legal requirements, the concept shapes the digital world based on ethical principles (Eissfeller, 2020).

The timeline shows that CDR is partially derived from older terms that have become intertwined. It also had a longer "incubation period," starting from initial ideas in 2008 to the first concrete The World Economic Forum launched the Digital Transformation Initiative in 2015, which has helped accelerate economic research on the ethical issues arising from digitalization. Finally, to the start of overarching systematic developments in 2016-2017, CDR is gaining momentum but is not yet fully established (Merx, 2019). Studies show that digitalization, including the use of technologies like the Internet of Things, robotics, digital platforms, AI, and social media, can lead to significant ethical and social problems related to privacy, security, autonomy, justice, human dignity, and power balance (Royakkers et al. 2018). To ensure that new technologies, robotics, and automation of production processes are implemented responsibly, we need cooperation between scientific, political, and economic circles. The CDR concept emphasizes the importance of responsibility during the fourth industrial revolution to prevent a social crisis. This topic requires an interdisciplinary approach and the cooperation of many circles beyond just scientific ones and could provide rich opportunities for empirical studies. There is growing

concern that machines could potentially take over the world, making it increasingly important to conduct social research incorporating technical advancements. It is also crucial to analyze the sociological, ethical, and psychological impacts of these advancements, in addition to their economic effects. This requires an interdisciplinary approach, close collaboration between researchers, and input from management professionals.

Numerous CDR frameworks, such as the Digital Ethics Compass, Digital Responsibility Goals, and CDR Manifesto, have been emerged. This diversity and potential competition among them provide exciting insights to observe how they evolve and adapt, how their understanding is put into practice, and what factors determine which framework is more suitable than the other. Those questions align with the research opportunities proposed by Mihale-Wilson et al. (2022), who suggested studying how to implement CDR in a corporation's daily operations.

Merbecks (2023) presented a life-cycle model that offers deeper insights into the various terminologies associated with the digital economy, analyzed through a socio-technical lens. The initial phase of this model is marked by significant breakthroughs in information and communication technology (ICT) and is called "digitization." However, the second phase, "digitalization," builds upon the former by including two additional dimensions. The first dimension is the changes in consumer behavior, which results in the adoption of new digital products and services. The second dimension is the legal and organizational framework changes, which make it easier for companies to utilize the latest ICT in their operations. Digital transformation refers to a company's successful adoption of the three dimensions of digitalization, as defined. This includes the responsible application of ICT and the ethical usage of consumer data as a new socio-economic dimension in the digital age. As digitalized firms face increasing ethical challenges, managers seek guidance to navigate conflicts between ethical values and economic criteria.

CDR is a voluntary commitment made by organizations that act as corporate rationalizers to represent community interests. It aims to encourage "good" digital corporate actions and promote digital sustainability, including data and algorithm management. Through collaborative guidance, CDR aims to address the social, economic, and ecological impacts on digital society (Elliot et al., 2021). CDR is a way

of building trust and meeting AI governance expectations by learning from CSR's practices of setting environmental and sustainable goals. CDR protocols refer to the implementation of digital strategies that enable organizations to fulfill their sustainability and social impact obligations. These protocols involve utilizing digital tools and data to enhance the performance of environmental and social governance (Dörr 2020). The effectiveness of CDR execution is evaluated by considering the combination of environmental and social responsibilities while ensuring transparency to enable stakeholders to assess the organization's performance in a digital era (Bell 2020, p. 201).

Defining CDR

Defining CDR is a challenging task since it is an emerging field of practice and study. Richard Mason articulated the essence of CDR the best in 1986 as "Our moral imperative is clear. We must ensure that information technology and the information it handles are used to enhance the dignity of mankind." (p,11). Over the past few years, various definitions of CDR have emerged, with a focus on identifying the constituents of CDR and arguing that special attention should be given to artificial actors (Lobschat et al., 2021). Academic fieldwork on defining CDR and its underlying responsibilities (e.g., Herden et al., 2021; Lobschat et al., 2021;), discussed CDR as a special application to Artificial Intelligence (AI) governance (e.g., Elliott et al., 2021), in different industry and economic settings (e.g., Etter et al., 2019; Jones & Comfort, 2021), from stakeholder/consumer perspective (Royakkers et al., 2018) or presented a case for merging sustainability and digitalization (Wade, 2020).

Initially, CDR was associated with the connection between digital transformation and sustainability, with a focus on how digitalization can help reduce carbon emissions in the global economy (World Economic Forum, 2015). Later, some researchers viewed CDR from an instrumental economic perspective, assuming an economic motivation for CDR activities. In some papers, CDR describes how companies can gain a competitive edge in the digital economy by building a reputation (e.g., Porter & Kramer, 2006; Wirtz et al., 2021). Some researchers address the issue with the stakeholder needs resulting from digital transformation (Lobschat et al., 2021), while others connect digital threats to ESG factors (Herden et al., 2021), which are used by institutional investors for sustainable decision-making in financial markets.

Lobschat and friends (2021) define CDR as “the set of shared values and norms guiding an organization’s operations with respect to the creation and operation of digital technology and data” (p. 4). Currently, it is vital for tech companies, individual developers, designers, and corporate actors who utilize digital technologies or process data to take into account their ethical responsibility. It is crucial to have a conscientious approach to the code they create or deploy, as well as the data they collect and process. Operating responsibly is paramount, and it is imperative to comply with legal requirements while considering the economic impact on the organization.

Mueller (2022) explains that the CDR concept originates in computer and business ethics. CDR is connected to various ethical areas such as information ethics, machine ethics, internet ethics, cyber ethics, and AI ethics from a computer ethics standpoint. Furthermore, CDR is also grounded in business ethics, which emphasizes ethical conduct in the corporate world.

Hera (2021) defined CDR as “a set of practices and behaviors that help an organization to use data and digital technologies in an ethical and responsible way in social, economic, environmental and technological dimensions to address sustainability and digitalization in a coherent and complementary manner to anticipate and reduce future risks.”

Based on their review of existing definitions of CDR, Herden et al. (2021) proposed the definition of CDR as “an extension of a firm’s responsibilities that takes into account the ethical opportunities and challenges of digitalization.” They based their CDR framework on Carroll’s (1991) CSR pyramid. In today’s digital world, firms must create innovative business models at the economic level to maintain a competitive advantage (Koch & Windsperger, 2017). At the legal level, it is imperative for companies to comply with existing laws and regulations regarding digital technologies and data security, such as the General Data Protection Regulation (GDPR) in the EU. In the realm of digital technologies, companies are expected to uphold ethical practices that ensure they do not cause harm and instead provide benefits to their stakeholders. This involves behaving in a just and fair manner that goes beyond legal requirements and governance, which is at the ethical responsibilities level. Fulfilling these expectations is crucial for companies to earn the trust of their stakeholders (Carroll, 1991). Moreover, at the discretionary responsibility level some

companies may take on discretionary responsibilities, such as philanthropic efforts, that have a positive impact on society. For instance, they may commit to sharing knowledge and using new technologies in ways that promote sustainable development. Herden (2021) categorized CDR topics based on ESG framework as table 1. shows.

CDR topics categorized according to ESG framework

Environmental	Social	Governance
Energy and carbon footprint	Digital cohesion	Reliability of system
Digital waste	Digital influence	Data transparency
	Digital well-being	Data collection and storage
	Digital empowerment	Data ownership and privacy
	Socially compatible automation	Data responsibility and stewardship
	Unbiased AI	Data security
	Digital self	Data usage and accessibility
	Digital inclusion	Robot ethics
	Digital surveillance	
	Digital freedom	

Table 1 CDR topics based on ESG framework

As a new initiative within the scope of corporate social responsibility, CDR, which has been formalized in recent years, summarizes the responsibilities of organizations concerning the impacts, risks, opportunities, and challenges related to digitalization (Herden et al., 2021). Today, raising awareness about CDR and developing methods to minimize ethical dilemmas is becoming an important element for stakeholders. For example, it should be aimed at raising the awareness of employees, who are important stakeholders, to subject them to possible training and prepare them to adapt to changes. CDR can also be defined as the awareness of the responsibilities of organizations operating in technological development and using technologies to provide services. It is also a voluntary commitment by organizations to develop a collaborative approach to the digital society's social, economic, and ecological impacts, to organize "good" digital corporate actions, and to represent community interests by ensuring digital sustainability (Elliott et al., 2021).

Considering the importance of digitalization in terms of sustainable development, Digital Responsibility Goals have been proposed based on a multi-stakeholder approach. A consortium of academics, NGOs and industry experts was created to provide an agenda for digital responsibility. As a result, the consortium identified seven focus areas that should be considered when shaping the digital economy based on democratic rights and values: digital literacy, cybersecurity, privacy, data fairness, trustworthy algorithms, transparency, and human agency and identity (Identity Valley, 2021). The role of DRGs is to create a reliable digital environment and support sustainable development (Meier et al., 2022).

Experts suggest that transparency of algorithmic decision-making processes, data flows or data privacy and security should be increased (Nofer et al., 2014, p.340). In addition to the importance of security and responsibility in the digital world, there is also value in establishing effective forms of governance and engagement mechanisms to ensure compliance with regulations (Mihale-Wilson et al., 2022). The Institute of Consumer Policy definition highlights the data and algorithmic decision-making, participation, and reduction of inequality, digital education, future of work, and digitalization aspects of CDR to support ecological transformation (Conpolicy, 2021).

The German initiative defines CDR as “voluntary entrepreneurial activities that go beyond what is legally required, particularly in the interests of consumers, and actively help to shape the digital world for the benefit of society. CDR can make a significant contribution to making digital transformation fair and to the benefit of all. It thus promotes sustainable development” (BMJV, 2018).

To avoid merely checking off boxes for compliance, it's essential to prioritize digital responsibility and create a cultural shift. Ethos, a Swiss organization, is leading the way as an early adopter by actively considering the tenets of the CDR. They (2020) identify the tenets as;

- Establishing a digital responsibility code,
- ensure transparency with stakeholders on digital practices and footprint,
- comply with the highest standards of data processing and protection,
- establish ethical principles for AI use,

- exclude sensitive activities related to digitalization,
- ensure a fair and responsible social transition,
- help reduce the environmental footprint of digital technology.

In summary, corporate digital responsibility refers to a set of shared values and norms that guide how an organization operates in relation to four key digital technology and data processes. This includes the creation of technology and collection of data, decision-making, and operations surrounding them, assessment and review of their impact, and improvement of technology and data (Lobshcat et al., 2020). Being mindful of the data they collect, process, generate, or commission is crucial for technology companies, individual developers and designers, and corporate actors utilizing digital technologies or data processing. In addition, this level of awareness will enable them to act responsibly and ethically (Çalışkan, 2022, p.273).

Corporate digital responsibility aims to achieve several objectives, including developing a robust data security framework, implementing employee training programs, offering guidance on how to handle challenging situations related to digital data, and addressing any concerns raised by customers and employees (Herden et al., 2021). In addition, changes in working conditions have led to the need to ensure that employees acquire the necessary digital competencies. The efficient and rational use of new technologies also affects the organization's reputation (Suchacka, 2020). In this practice-oriented discussion, experts have identified several areas as the basis for ethical and responsible digital business practices. Among others, experts agreed that companies should ensure that everyone has access to essential digital products, knows how to use these products, and is aware of the repercussions of their consumption behavior.

Based on an innovation perspective, a study underscores that CDR is more than a corporate issue (Trittin-Ulbrich & Böckel, 2021). CDR is still a complex issue that involves multiple actors, such as businesses, political figures, and civil society. Approaches that define CDR primarily as an institutional concept shaped by various internal and external influences, including the social and institutional context, predominate. In addition, the central mediating role played by external actors, particularly civil society and political actors, in shaping institutional approaches to

CDR should be recognized. It is an essential element that CDR is driven by a variety of actors in many fields, notably political institutional entrepreneurs.

CDR Dimensions

To fully understand the CDR concept, it is important to discuss the different dimensions. While there will be a specific section comparing CDR and CSR, it is better to cover these dimensions first.

Access refers to the ability to access digital technologies, products, or services physically and mentally (Hsieh et al., 2008; Lameijer et al., 2017). This aspect guarantees that everyone can access digital technology regardless of their financial situation, level of understanding, or previous experience with it (Venkatesh & Brown in 2001). Additionally, companies can provide access to their services and products without requiring users to disclose personal information. This helps alleviate the privacy concerns of consumers.

Education and awareness are about empowering consumers with information and advice related to purchasing online, necessary data for online transactions, consumer rights regarding data privacy and security, understanding how to utilize these rights, and comprehending technologies (Thorun&Diels, 2020; United Nations, 2018). This dimension of CDR encourages companies to provide consumers with tools to understand how their digital use and behavior affect the environment and society. By doing so, consumers can make informed decisions about their digital well-being and other related issues. The access and education dimensions aim to bridge the digital divide caused by differences in technology access and capabilities; therefore, pursuing digital empowerment. Numerous studies have shown that disparities in technology access and skills can have harmful effects on individuals and society (Hsieh et al., 2008; Venkatesh & Sykes, 2013). Hence, a responsible and sustainable approach to technology should include strategies to reduce these inequalities.

Information and transparency are another key requirement for informed decision-making. The Internet has made information readily available, leading to an increase in consumers' desire for transparency and information (Awad & Krishnan, 2006; Granados et al., 2010). Consumers now expect to be well-informed, empowered,

and treated with utmost care (Granados & Gupta, 2013, p.637). Companies are facing increasing pressure to be more transparent and provide more information. Transparency goes beyond simply explaining a product or service's capabilities. It includes details about pricing, the materials used to make products, their origin, quality, certifications, internal governance, and even data privacy and security measures (Carl & Mihale-Wilson, 2020).

Economic interests”principle akin to information transparency, emphasizes the importance of businesses placing the economic well-being of their customers at the forefront. This can be achieved through implementing a fair competition policy, as recommended by the United Nations in 2018. In the digitalized world, there is a significant amount of research on the competing economic interests between consumers and businesses. These interests are related to net neutrality, price strategies, interoperability, unbiased recommendation systems, AI and resource consumption, and sustainability (Truby, 2020).

In the aspect of *Product safety and liability* product safety refers to the level of risk and potential injuries that may occur from handling and using products. Liability pertains to the responsibility of product or service providers in case of injury. Organizations in the physical world cannot avoid liability for consumer injuries since the source is clear (Daughety & Reinganum, 1995). However, in a digitalized world, it is challenging to determine the cause of losses and injuries due to multiple suppliers sharing data to provide personalized products and services (Smith, 2017). Consumers may also experience mental harm from digital goods and services, adding complexity to product safety and liability. Therefore, the CDR concept requires businesses to address issues related to digital product safety, liability, accountability, and reliability (Gross et al., 2016).

Data privacy and security are important concerns in the creation, implementation, and utilization of information technologies and take considerable attention from policymakers and researchers in the field (e.g., Mason, 1986; Mihale-Wilson et al. ,2017). For instance, GDPR defines minimum legal requirements that organizations need to meet. While meeting the minimum requirements may not garner praise, failing to comply can result in significant financial and legal consequences for

businesses (Goel & Shawky, 2009). Strategic initiatives can have a positive impact on consumer perceptions of businesses. This includes going above and beyond current privacy and security regulations, such as proper handling and storage of data, and promoting digital freedom.

Dispute resolution and awareness concept not only deals with interoperability and interconnectivity issues arising from using different vendors' products and services, but also includes dispute resolution and awareness mechanisms. Dispute resolution refers to methods used to help consumers who have suffered economic loss or damage during transactions to resolve their issues and seek compensation (Ang & Buttle, 2012). When addressing complaints, the process must be conducted with fairness, efficiency, and clarity. Additionally, it is important that complainants are not burdened with any unnecessary costs or complications. A transparent and streamlined process can help ensure that all parties involved have a positive experience and that resolution is achieved promptly (Turel et al., 2008).

Governance and participation mechanisms CDR acknowledges the importance of governments updating their regulations “to guide the digitalization process in the right direction”(Thorun et al., 2017, p. 91). The CDR concept aims to ensure proper governance and participation in a digital environment at the state level. Policymakers and non-governmental regulatory organizations are responsible for promoting governance and participation, which is considered an external force in a company's CDR concept. While internal company governance does not apply in this context, it is relevant to other dimensions such as information and transparency, and economic interests (Carl, 2023).

CSR and CDR Differences

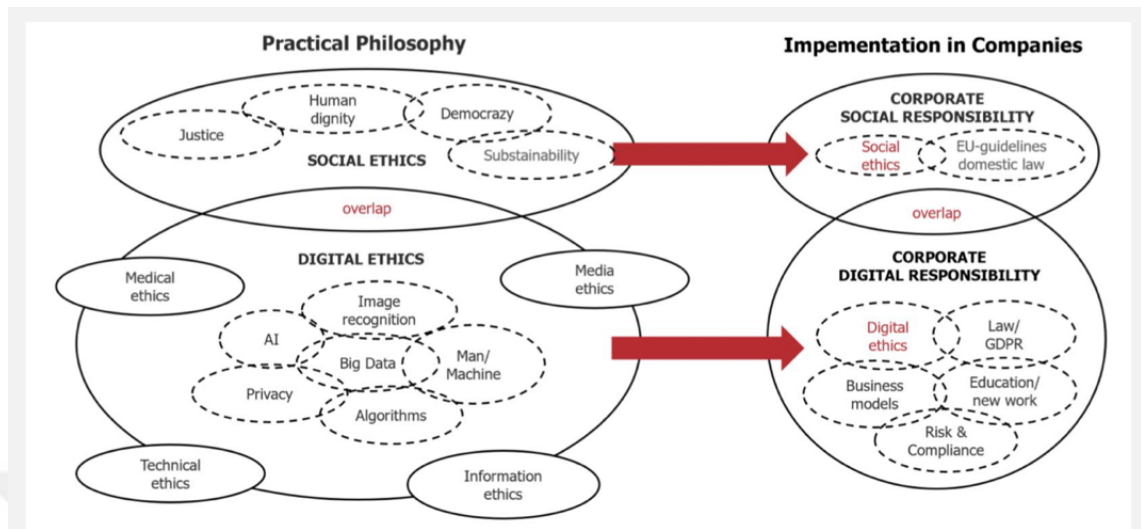


Figure 1 CSR and CDR differences (Merx, 2019, p.11)

The exact nature of the relationship between CSR (Corporate Social Responsibility) and CDR (Corporate Digital Responsibility) and the effective implementation of ethical criteria within companies remains somewhat ambiguous. Nevertheless, these concepts will likely become more firmly established over time, with more explicit boundaries and widely accepted definitions. Furthermore, the link between practical philosophy and ethical implementation within corporate settings also remains unclear and is an area that could benefit from further research and exploration.

CDR and CSR are two concepts that aim to ensure that corporations contribute positively to society and minimize any negative environmental impact. While CSR deals with social and ecological issues, CDR focuses on establishing ethical and responsible digital practices (Mihale-Wilson et al., 2022). This means that CDR aims to ensure that corporations use technology in a way that is not only profitable but also socially responsible. CDR takes a holistic approach to digital responsibilities, recognizing that these responsibilities are interconnected and cannot be addressed in isolation. For example, data privacy and access are just two of the many digital responsibilities companies must consider. By approaching digital responsibilities

collectively, CDR seeks to ensure that corporations create a positive impact on society and the environment (Carl et al., 2023).

As part of this debate, several approaches share a common understanding of various areas covered by the concept (Mihale-Wilson et al., 2022). A difficulty that arises when attempting to comprehend CDR is its connection with CSR (Mueller, 2022). There are differing opinions on whether CDR should be distinguished from CSR (Elliott et al., 2021; Lobschat et al., 2021) or if it should be classified as one of the digitally conscious approaches to CSR (Herden et al., 2021). This disagreement leads to a state of perplexity when attempting to conceptualize CDR. It appears that some arguments suggest a strong connection between certain matters overseen by CDR and aspects typically managed by CSR such as sustainability or diversity (Doerr, 2021; Wade, 2020). Without an either-or position, Weißenberger and Marrocco (2022) argue that CDR should be seen as a cross-function within CSR. Dorr (2020) notes in a similar vein that relevant digital issues provide a new layer to problems that traditional CSR approaches address only concerning the physical world. There are also views that emphasize a direct link between CSR and CDR. For example, Bonsón et al. (2023) stated that CSR and CDR have some common principles. Early adopters of CDR, support that CDR must be presented within the CSR framework and incorporated this knowledge into their sustainability reporting (Deloitte, 2019; PWC, 2019).

One crucial concern is the level of recognition and discussion digital ethics receives within the broader field of moral philosophy. Despite recent growth in attention to digital ethics at key philosophical institutions over the past five years, this topic is expected to become even more prominent in the years to come (Bugeja, 2020). As a result, the current tension between CDR (Corporate Digital Responsibility) and CSR (Corporate Social Responsibility) may be replaced by a broader debate between ethics and applied ethics.

However, the exponential growth in technology, the malleability of technologies and data in use, and the prevalence of technology and data have paved the way for organizations to carefully consider their digital responsibilities beyond their social responsibilities. Regarding stakeholder groups, there are similarities between CSR and CDR (Lobschat, et al., 2021) as follows.

Organizations

The CDR serves as a framework of shared values and norms that organizations can adopt to steer their operations in the development and utilization of technology and data. In addition, it serves as a complementary guide to enterprise-level CSR guidelines. It emphasizes the importance of considering the viewpoints of various parties when collaborating with suppliers and partners who employ digital technologies and data. The CDR aims to promote responsible and ethical practices in the digital domain.

Individual Actors

In terms of corporate digital responsibility, organizations, even if they are the most direct interlocutors, should translate their mission and values into actionable guidelines for users in the digital age. These guidelines should be reflected in technical documents and behaviors.

In addition, CDR strategies need to consider those potentially unable to use technology. In an age where the term digital exclusion is becoming increasingly common, CSS should be used as a fundamental tool to reduce the risk of the digital divide and mitigate new forms of discrimination between those who can and cannot participate in the digital society (Floridi, 2010).

Artificial Intelligence & Technological Actors

Compared to CSR, Corporate Digital Responsibility (CDR) offers a set of guidelines for organizations to follow when developing and deploying AI and technological actors. The use of artificial intelligence, machine learning, and algorithmic decision-making are considered abstract systems that lack human and social interaction. When delegating digital responsibility to non-human actors, companies must be mindful of critical considerations, especially in light of recent issues such as socially biased algorithms and AI learning coding (Van Wynsberghe & Robbins, 2018, p.220). Both developers and algorithms require decision-making guidance to ensure ethical norms are established (Moor, 2006).

Institutional, Legal and State Actors

This category refers to government and legal entities responsible for monitoring companies' compliance with CDR regulations. An example is the General Data Protection Regulation (GDPR) by the European Union, which provides a necessary legal framework for creating company-specific CDR guidelines. Additionally, non-governmental organizations like consumer and trade associations are also instrumental in shaping CDR strategies. For example, in Türkiye, the Law on the Protection of Personal Data (KVKK) is a vital enforcement tool covering all organizations, while the BRSA focuses on regulations specific to the banking sector.

When we look at the banking sector, it is observed that the use of digital technologies and associated business practices has led to increased privacy violations, data misuse, and commercial exploitation of personal data. This is particularly concerning as data has become more readily available and vulnerable to misuse. In this context, banks are expected to take responsibility for protecting, processing, and using consumer data beyond banking standard controls by adhering to the CSF program (Liyanarachchi et al., 2021). In their study, Liyanarachchi et al. (2021) state that banks' adoption of a market-oriented business philosophy will be beneficial for banks to expand the concept of CDR with a consumer-centered approach. Furthermore, to mitigate digital damage in the banking sector, it is recommended to follow a holistic approach by positioning customers as critical stakeholders with the CSF integrated as an important element of corporate strategy (Trittin-Ulbrich & Böckel, 2022, p. 450).

To legitimize and build new institutional arrangements around digital innovation in traditional businesses, it has been shown that classic CSR templates will reduce efficiency and CDR guidelines are necessary. There is growing awareness of corporate digital responsibility as a potential collaborative mechanism for building a just digital society (Elliott et al., 2021, p.182). In this context, countries have started to create initiatives and European countries are pioneering human-centered and value-based approaches to digitalization. In the European Union (EU), CSS is shaped by laws and regulations on Data Privacy, Data Economy, Artificial Intelligence (AI) and

Cyber security. It is a mix of EU Regulations and Directives, national Member State laws, and voluntary and soft law standards (Spiesshofer, 2022).

The emergence of CDR due to the digital transformation has led to unique power dynamics and concerns regarding its effectiveness. The risk of CDR developing as a voluntary measure rather than being enforced by law is similar to the case of Corporate Social Responsibility (CSR), which has failed to be an effective mechanism in environmental and climate protection. There is a need to incorporate the practical aspects of CSR into CDR, but with more rigorous enforcement and accountability mechanisms (Van der Merwe & Al Achkar, 2022)

In summary CDR and CSR are distinct yet interconnected mechanisms with commonalities in several areas. CDR and CSR are voluntary and self-regulatory frameworks that strive to exceed the legal and regulatory requirements established by the states where businesses operate. At their core, CDR and CSR embody a corporate citizenship philosophy that recognizes the significant influence of business practices on consumers and broader society. By embracing these practices, companies can gain a competitive edge and enjoy economic benefits.

1.3. Developments And Current Situation in Türkiye

1.3.1. Banking Sector

With the loans they provide, the investments they make, and the financial products they offer, banks directly and indirectly affect the economy of the society in which they exist and their social and environmental structure (Türkden & Kuşay, 2022, s 217). The banking and finance sector, which works in this field with an understanding of social responsibility, tries to adapt all business processes in accordance with the standards by considering national and international principles, with practices centering on human and social benefit (Liyanarachchi et al., 2020).

Digital technologies and business applications have brought convenience, flexibility, and reduced costs to consumers. However, they have also led to privacy violations, data misuse, and commercial exploitation. Banks can protect consumer data by participating in a CDR program, which requires them to go beyond standard system-based controls and consider a broader perspective in managing consumers' digital footprints. Despite organizations' efforts to manage data responsibly, it remains accessible and vulnerable to misuse.

According to the BRSA report, banks contribute to integration, improving the quality of life, and social peace by providing positive visibility for the resources they spend on social responsibility (Mesutoğlu, 2018, p. 29). The relevant report states that the resources allocated by banks for social responsibility activities correspond to 6-8 per thousand of the sector's total income.

In this process, the Turkish banking sector has mainly aimed to make effective use of risks and opportunities. Since the 2000s, with the impact of social responsibility and international integration, the Turkish banking sector has raised awareness, developed strategies and policies, built capacity and demonstrated good environmental and social sustainability practices.

Environmental sustainability actions for Turkish banks began in 2014 with the Greening the Financial Sector Project by the Turkish Ministry of Environment and Urbanization. Despite not being a signatory to the Paris Agreement, in September

2015, Türkiye submitted its Intended Nationally Determined Contribution (INDC) to the UN Framework Convention Secretariat. By 2030, with the relevant policies and measures, a reduction in greenhouse gas (GHG) emissions of up to 21% compared to the current level is estimated. The project supported sustainable finance practices in Türkiye. In addition, Türkiye signed the Paris Agreement with 175 countries in New York in April 2016. To finance sustainability, Sustainable Finance Declaration was signed and aims to promote sustainable finance practices among Turkish Banking Association members. Turkish banks started to sign up for the United Nations Global Compact in 2017, which promotes sustainable business practices from a voluntary perspective. It encourages the finance and real sector to integrate their policies and progress reports for sustainability. The Principles for Responsible Banking is adopted in 2018 by the Turkish Banking Association. These are developed by the United Nations Environment Program Finance Initiative to set sustainable finance principles and support the banks for the strategies in terms of United Nations Sustainable Development Goals. In 2020, most of the banks (e.g., Akbank, Garanti BBVA, and Vakıfbank) published their sustainability reports. In 2021, the Turkish Grand National Assembly accepted The Law on Approval of the Paris Agreement. 2021 also was the year to set ambitious goals for carbon neutrality. While some banks aim to achieve carbon neutrality by 2025, some commit to it by 2040.

Contrary to the early development of CSR activities in Türkiye, CSR reporting emerged in the 2000s. Banks prepare reports in accordance with internationally recognized standards. Similar studies (Gerekan & Bulut, 2018; Şahin & Çankaya, 2018) stated that only 12 out of 51 banks published CSR reports, and 10 of these reports complied with GRI standards. Only four of these reports prepared in accordance with GRI standards at different application levels have fully met the requirements and are at an A+ level. Since three of the banks reporting in GRI standards are foreign-owned, only seven banks with Turkish capital report in GRI standards.

The Banking Supervision and Regulatory Agency (BRSA) (Bankacılık Düzenleme ve Denetleme Kurulu—BDDK) and the Banks Association of Türkiye (BAT) (Türkiye Bankalar Birliği —TBB) provide guidance to banks in the field of CSR through their principles and guidelines. While the BAT documents offer practical advice on implementing CSR practices, the BRSA's corporate governance principles

help to create a CSR culture within banks. Also in the international area, the 2019 Sustainable Development Goals (SDG) Assessment Report prepared by the Presidency of Strategy and Budget states that the Decent Work and Economic Growth (SDG 8) goal is supported by legislation to encourage and expand banking access. The Banking Sector Restructuring Program and the Regulation on Accessibility of Banking Services and the Regulation on Corporate Governance Principles of Banks are among the relevant legislation. In the same report, it is seen that in order to realize the targets of Industry, Innovation, Infrastructure (SDG 9) and Partnerships for the Goals (SDG 17), both support is received from the banking sector and support is provided by investing in the sector (ElAfy, et al., 2020).

The "Banking Sector Core Sustainability Principles" provide guidance to banks on the issues that they should pay attention to while conducting their business activities, considering the environmental and social dimensions of development. These banking sector core sustainability principles aim to help banks manage the environmental and social predictability, transparency, and monitoring of their activities in a more systematic manner and are based on 10 core principles (TBB Sustainability Guidelines, 2021, p. 3):

- Survey and management of environmental and social risks arising from banking activities
- Contribution to sustainable development goals
- Combating climate change and adaptation
- Financial health and inclusion
- Human rights and employee rights
- Inclusion and equal opportunity
- Stakeholder engagement and communication
- Corporate governance
- Institutional capacity improvement
- Monitoring and reporting

Many banks are now more aware of the importance of environmental and social risk management and have started to implement practices and build capacity in this area. According to International Monetary Fund Report (2022) fifteen banks have integrated assessment systems that enable them to evaluate environmental and social

risks related to projects and clients. Some banks, particularly big sized ones are even conducting analysis at the portfolio level, including scoring, heat maps, stress tests, and case analysis, or working towards developing the necessary capacity to do so.

Awareness of sustainability, capacity, and practices in the sustainability area has not a homogeneous structure in the Turkish banking sector. According to their environmental and social sustainability practices, Turkish banks can be categorized into three groups. The first group consists of large-scale banks that have strong connections to international markets and a high level of institutional capacity. They are actively engaged in environmental and social sustainability practices. The second group consists of medium and small-scale banks. Although their knowledge and awareness of sustainability practices are enough to act, their involvement is only for obtaining funds from international institutions. Finally, the third group consists mostly of medium and small-scale banks and holds a 25% market share. They have not yet established institutional capacity and do not have any significant activities concerning sustainability practices.

The Turkish banking sector is actively pursuing sustainability through the implementation of eco-friendly policies and practices. Multiple banks have taken important steps such as issuing green bonds and releasing sustainability reports. Furthermore, the sector is committed to supporting global initiatives such as the United Nations Global Compact and the Principles for Responsible Banking.

As seen in the reports and regulations of national and international organizations, the banking sector is not only an important area for the sustainability and development of economies, but also plays a role as the main stakeholders in social responsibility practices and sustainability efforts. In this critical role they play, following transparent policies and creating a reliable basis create positive results in the short and long term. For this reason, banks attach importance to social responsibility reports as much as financial reports. Furthermore, the reason why banks are among the pioneering institutions that make CSR reporting is that the finance sector is a sector that is always up-to-date and requires interaction with the world (Akmeşe, 2019, p. 93).

Developments in the banking sector and efforts to comply with national and international standards have led to an increase in social responsibility activities. However, vulnerabilities in consumer information protection systems, and risks associated with e-commerce (Umanailo et al., 2019; Ali, 2019) and limited accessibility of different segments to systems with technological infrastructure, with the digital transformation have led to the need to increase digital responsibility activities. Although sanctions for digital responsibility areas are framed by the BRSA and the Law on the Protection of Personal Data (KVKK), banks must take more initiative.

In Türkiye, many banks are integrating both CSR and sustainability issues as they are closely connected concepts. Banks that prioritize sustainability consider social and environmental factors when making decisions and this engages in Corporate Social Responsibility (CSR) practices. For instance, a bank that funds renewable energy projects not only combat climate change, a sustainability issue, but also fulfills its CSR responsibilities to promote environmental protection. Some banks have sustainability departments that promote sustainability practices and account for social and environmental factors in decision-making. These units may collaborate with CDR teams to integrate sustainability and social responsibility into the bank's strategy and operations. Turkish banks are recognizing the significance of both CSR and sustainability and taking measures to incorporate them. While these CSR-related developments are pleasing for banks, they are still in the early stages in terms of CDR strategies and actions. The process will accelerate when they start to use their existing CSR and sustainability experiences for CDR and utilize their experience areas for themselves and the society.

1.3.2. E-Commerce

E-commerce has been an integral part of Türkiye's economy for almost two decades since the establishment of Hepsiburada.com in 1998. The initial phase of internet and e-commerce in Türkiye was before the years 2004-2005 when broadband internet was introduced and gained popularity. However, in the subsequent years, private shopping sites played a crucial role in promoting e-commerce, leading to significant growth in the industry since 2005. Established e-commerce platforms witnessed a remarkable hike, major acquisitions have been executed, and new sites

and business models have emerged, all thanks to the thriving entrepreneurship ecosystem in Türkiye. The e-commerce industry in Türkiye is subject to a series of regulations aimed at driving sustainability and encouraging companies to adopt sustainable practices. These companies are expected to prioritize environmental concerns in their operations, while also considering social and economic factors. The goal is to create a more sustainable and responsible business environment that benefits both the companies and the wider community.

Türkiye has various policies such as environmental protection, energy efficiency, and consumer protection laws. For instance;

- Türkiye's Environmental Law No. 2872, which regulates waste management, air pollution, water pollution and other environmental issues, applies to all businesses, including e-commerce companies, and aims to reduce environmental impact.
- Laws issued by the Ministry of Environment, Urbanization and Climate Change on The Waste Electrical and Electronic Equipment Regulation (WEEE) (December 2022) require e-commerce companies to collect and properly dispose of electronic waste from the products they sell.
- The Turkish government has introduced green public procurement policies that encourage the purchase of environmentally friendly products and services by government agencies. Green public procurement took a more concrete form when the Ministry of Environment issued the Green Product Procurement Incentive Law in 2005. This policy encourages e-commerce companies to adopt sustainable practices.
- Turkey has regulations (Law No. 5627) that promote energy efficiency in buildings and equipment, including e-commerce warehouses and data centers.
- The Turkish government has implemented policies to reduce carbon emissions, including incentives for renewable energy projects and penalties for companies that exceed carbon emission limits.
- With Law 6502 on Consumer Protection, Türkiye has consumer protection laws that require e-commerce companies to provide accurate and transparent information about their products, including environmental impact and sustainability claims.
- The Turkish government announced its Climate Change Action Plan (2021), which includes targets for reducing greenhouse gas emissions, increasing energy efficiency, and promoting renewable energy.

Turkish e-commerce companies have recognized the significance of For instance, the Information and Communication Technologies Authority (BTK) is the regulatory body responsible for ensuring compliance with regulations related to consumer protection, data privacy, and online security in telecommunication companies. Moreover, there are several industry associations and organizations that offer guidance and support to e-commerce companies in Türkiye. the E-commerce Operators Association (ETID) is one of them and created an ethics and principles manual for e-commerce companies. As part of promoting sustainability, new regulations have been introduced to various sectors, including e-commerce. The "Sustainability Guide for Companies" has been updated by Borsa Istanbul with the help of its stakeholders in 2020. The guide was first published in 2014 and aims to provide companies with a roadmap for addressing environmental, social, and corporate governance (ESG) issues. The guide outlines what companies should focus on to meet investor expectations on ESG action and reporting. It's a useful tool for companies to position themselves for international investments. The set of guidelines tackles a wide range of important topics that are geared towards achieving the United Nations Sustainable Development Goals. These topics include sustainable investments and practices, the integration of sustainability into business operations, and the advantages that businesses can reap from it. In addition, the guidelines also cover international reporting frameworks, and basic principles of report preparation, and provide examples of environmental and social performance indicators. Ultimately, the overarching goal of these guidelines is to assist businesses in achieving sustainable development by the year 2030.

Overall, in recent times, Turkish e-commerce companies have recognized the significance of Corporate Social Responsibility (CSR) and have been taking necessary measures to integrate it into their business operations. This moves not only benefits society and the environment but also contributes to enhancing the companies' reputation and building customer trust. Despite the absence of specific regulatory bodies similar to the Banking Regulation and Supervision Agency, Türkiye has regulations and guidelines that promote ethical practices, consumer protection, and environmental sustainability within the e-commerce industry. However, in these guidelines, CDR issues such as data privacy, ethical use of digital technologies, and

responsibilities in artificial intelligence applications have been addressed to a limited extent.



RESEARCH

This chapter has two main parts. The first part explains why qualitative methods were chosen, how data was collected and analyzed, and how interview results were supported with document and social media analysis. It also discusses reliability and validity issues. The second part presents the findings of the study in detail, discussing them under different themes and codes related to various sectors. The aim is to combine academic knowledge with real-world investigation for a thorough analysis of interview, document, and social media findings.

2.1. Methodology

Corporate digital responsibility is a relatively new concept in the literature and the field of corporate communication. The aim of this study is to understand this new concept deeply and give broad answers to the research questions by using the qualitative research method. Qualitative research involves an interpretive and naturalistic approach to its subject matter. Qualitative researchers study things in their natural settings, attempting to make sense of or interpret phenomena regarding the meanings people bring to them (Denzin & Lincoln, 2011). Qualitative research aims to explore and understand the meaning that individuals or groups ascribe to a social or human problem (Creswell, 2009). The research process in qualitative studies includes the formulation of questions and procedures, data collection in a participatory environment, data analysis from details to general themes, and the researcher's interpretation of the meaning of the data (Creswell & Poth, 2007).

Qualitative research is "a highly rewarding activity because it engages us with things that matter, in ways that matter" (Mason, 2002, p.1). If a concept or phenomenon needs to be understood because little research has been done, it merits a qualitative approach. Qualitative research is exploratory and is useful when the topic is new, the subject has never been addressed with a specific sample or group of people, and existing theories do not apply to the particular sample or group under study (Morse, 1991). Moreover, it has an unrivaled capacity to constitute compelling arguments about how things work in contexts. A great strength of the qualitative study is that it

can “illuminate issues and turn up possible explanations: essentially a search for meaning - *as is all research*.” (Gillham, 2000, p.10). Qualitative research is grounded in a broadly “interpretivist” philosophical position that concerns how the social world is interpreted, understood, experienced, produced, or constituted.

It is based on data generation methods that are sensitive to the social context and flexible in data collecting procedures. It allows researchers to understand complexity, details, and context. The focus is on “holistic” analysis and explanations rather than quantitative trends, patterns, and correlations (Miles et al., 2018). Setting the boundaries for the study, collecting information through unstructured or semi-structured observations and interviews, documents, and visual materials, and establishing the protocol for recording information are the basics of data collection steps.

Social science research has many forms, including experiments, surveys, case studies, histories, and archival analyses. Yin (2014) explains that a case study is helpful when the boundaries between phenomenon and context need to be clarified. It mainly investigates contemporary phenomena in their real-world context. This study's main research questions include “how” or “why” questions, which require in-depth description of the CDR phenomenon. Therefore, a case study form is used in this research to discuss the CDR concept in its real-world context and clarify the boundaries.

2.1.1 Data Collection Strategies

Qualitative research aims to purposefully select participants and documents that will best help the researcher understand the problem and the research question (Çelik, et al., 2020). Because CDR is a developing concept in the literature and within the sector, this exploratory research is guided by interviews with corporate communication executives, heads of IT departments, software developers from the banking and e-commerce sectors, and digital lawyers who provide consultancy services to these sectors. The study was conducted with the involvement of twenty participants, consisting of ten banking experts, eight e-commerce experts, and two legal professionals. Interviews were done in Turkish via online platforms and face-to-face. The interview protocol involved an introduction about the study followed by semi-structured and

open-ended questions, including icebreakers and probing questions (Creswell, 2007) (appendix 1).

Semi-structured interviews are key in 'real-world' research (Creswell, 2007). Galletta (2013) mentions that semi-structured interviews reflect variations in their use of questions, prompts, and accompanying tools and resources to draw the participant more fully into the topic under study. Semi-structured interviews consist of open-ended and more theoretically driven questions. Setting the protocol requires considerable time and trial because of the formulation and ordering of questions. For this study semi-structured interview questions were prepared in the light of related literature and CDR policy guideline (2020) from the European Commission. The guideline was used to see if European developments could also be applied in Türkiye. Prepared questions were sent to experts from the field to take their opinions, and after their feedback, questions were revised. A pilot study was done with four participants who work in the banking and e-commerce sectors. After the pilot study, the interview protocol was reorganized, some questions were added, and demographic info questions were shortened. Expert opinion was retaken, and ethical approval from Galatasaray University was received for the last interview protocol format and fundamental research format. The order of questions was set to elicit views and opinions from the participants. Corresponding to the literature (Galletta, 2013) recorded interviews last 50-60 minutes. A total of 20 in-depth interviews were conducted between January 2022 and December 2022 to understand the positioning of CDR in the sectors. To protect identities, aliases are used for individuals and sectoral brands. The following safeguards are also employed to protect the participant's rights: 1) the research objectives were articulated verbally and in writing so that they were clearly understood by the participant (including a description of how data would be used), 2) written permission to proceed with the study was received from the participant, 3) the participant was informed of all data collection devices and activities and 5) the informant's rights, interests and wishes were considered first when choices were made regarding reporting the data.

The data validity triangulation was applied using various data sources: social media content and document analysis of public and governmental CDR documents of the related sectors. The document analysis part analyzed the last one-year integrated reports of the relevant sectors for 2022-2023. The collection of administrative

documents such as progress reports and other internal records to analyze represents data companies attach importance to compiling and can be helpful in supporting interview findings. They also allow the researcher to obtain specific details to corroborate information from other sources (Gillham, 2000). In the social media content analysis part, in line with the discourses of the participants, LinkedIn platform posts, which is the most used corporate communication tool of the institutions, were analyzed.

2.1.2 Data analysis and interpretation

According to Denzin and Lincoln (2011), the process of qualitative data analysis involves several components: making sense out of text and image data, preparing the data for analysis, moving deeper into understanding the data, representing the data, and making an interpretation of the larger meaning of the data. In qualitative research, the various stages are interrelated and more interactive in practice. Cresswell (2000) defines content analysis as organizing the *substantive* content of the interview: the content of substance. Identifying those key, substantive points and categorizing them are two essential strands of the analysis. For this research, the data collected via interviews were organized and prepared for analysis, which involved transcribing interviews, typing up interview notes, and arranging the data into different types depending on the sources of information.

The second step is a detailed analysis done using a coding process. Before bringing meaning to information, organizing the material into chunks or segments of text is the process of coding (Saldana, 2021; Rossman & Rallis, 2016). In this step, sentences are segmented into categories labeled with a concept term based on the participant's actual language. Codes were developed by combining the emerging information collected from participants and predetermined codes chosen according to the related theory, CDR guidelines, and interview questions. In the third step, themes were identified during the coding process. Themes were analyzed for each case and across different cases, and complex connections were built between themes.

2.1.3. Reliability, Validity and Generalizability

Qualitative reliability indicates that the researcher's approach is consistent across different researchers and projects (Gibbs, 2014). For Yin (2003), reliability is

for minimizing the errors and biases in a study and setting up a detailed case study protocol and database is essential to minimize the mistakes and biases. For reliability, following procedures were followed as Gibbs (2014) suggests;

- Transcripts were checked to ensure they do not contain apparent mistakes during transcription.
- Drift in the definition of codes and shifts in the meaning of the codes during the coding process were controlled by comparing data with the codes and by writing memos about the codes and their definitions.
- Miles and Huberman (1994) recommend that at least 80% of the time good qualitative reliability is about consistency of the coding in agreement. Therefore, intercoder agreement of codes developed by different researchers by comparing independently derived results. After the codes were shaped by the researcher, another expert from the field who completed his doctorate was consulted, and the codes were finalized in line with their opinion and suggestion.

Qualitative validity means that the researcher checks for the accuracy of the findings by employing specific procedures. Validity which is also called trustworthiness, authenticity, and credibility is based on determining whether the findings are accurate from the standpoint of the researcher, the participant, or the readers of an account (Creswell & Miller, 2000). For validity, the triangulation of data is an important step. Only one source of evidence is less likely to be sufficiently valid on its own (Gillham, 2000). Using multiple sources of evidence with their strengths and weaknesses is a key characteristic of internal validity (Yin, 2014). Different data sources information (document analysis, interview) was collected to enable this step. To improve the validity, or trustworthiness in other words, many perspectives about a theme will be provided in the discussion section because, in this way, results become more realistic and richer.

From a privacy perspective, the researcher must respect the rights, needs, values, and desires of the participants. From contacting and informing participants about the study to the end of the interview and sharing the summary with the participants, sensitivity was the foremost issue in the whole process. In addition, confidentiality is informing the interviewee about the purpose of the research, storing

interview material, analyzing, interpreting, and what *use* it will be put to (Gillham, 2001). Thus, the confidentiality of the interviews was assured to the participants to enable them to discuss sensitive or private information.

2.2. Findings

The forthcoming discussion will present the research findings of two distinct sectors, followed by a comparative analysis. The following section will analyze document analysis and social media findings comparatively. Findings support the research of Wynn and Jones (2023), which discuss that the efficacy of a business's adoption of CDR may vary depending on its industry. The methods employed to implement CDR in heavily digitalized sectors may diverge considerably from those used in less digitalized ones. First, the findings of the banking sector will be presented, followed by the e-commerce sector. Second part will focus on the document analysis and social media findings. The final part concludes with the CDR comparison of sectors.

2.2.1. Findings for Banking Sector

As a sector, banking has a rich history, and stakeholder expectations are grounded in trust. The importance of foreign collaborations in workflow processes has enabled banking companies to be prepared for digitalization and the threats associated with it. Based on the interviews, the banking themes were identified as digitalization, corporate social responsibility and sustainability, global network effect, and comments for today and the future.

Banks need to revise their products, services, business models, operations, inbound and outbound logistics, and marketing in terms of digital integration. For instance, automated processes can help banks offer a broader range of services more quickly while minimizing errors and increasing efficiency and profitability. Efficiency in this context means a bank's capacity to produce output using the least number of resources or inputs (Sherman & Zhu, 2006). These revisions and quick operations also require the integration and harmonization of its legal framework. The legal framework should bring into force new rules and regulations on matters such as smart ID verification systems, digital payments systems, data sharing, and digital integration of value chains. The framework should also encompass both financial and non-financial

sectors (Porter, 2001). With the legal frameworks and revised operations, Liyanaarachchi et al. (2020) found that incorporating corporate digital responsibility (CDR) into online banking operations can help reduce consumers' exposure to data privacy violations. They recommended that CDR should become a key part of organizational strategy and that banks should limit their exposure to data breaches, which could harm their brand reputation.

While the digital transformation process is affecting the systems of the banks, banks' scale and ownership type are critical factors that influence their innovation management and digital transformation. Thus, larger banks (with reference to their asset size) have greater investment possibilities for digitalization (Hall & Khan, 2003). Private deposit banks have greater flexibility in adopting digital technologies than state-owned, development, and participation banks. This is because private deposit banks have a higher level of digital transformation maturity than the other bank types (Yildirim, 2020a, 2021b).

Another critical factor of CDR development in the banking sector is COVID-19 pandemic, the emergence of which has been a sudden shock that has made digitalization a strategic priority for banks. This has necessitated an urgent change in many business elements such as customer relationships, communication channels, resource allocation, partnerships, and financing. Furthermore, it has stimulated a redefinition of the value proposition and collaboration/interaction among all financial institutions through digital platforms (Yıldırım & Erdil, 2023). In a recent study conducted by Stalmachova et al. (2022), the impact of COVID-19 on the digitalization progress of banks' business facilities has been analyzed in detail. The study highlights that the pandemic has affected not only the costs associated with customer interface, products, and services, but also the management of infrastructure and networks, including resources, activities, and partnerships. These business elements are interdependent and essential to the overall business strategy.

Similar to the above discussions in the literature, the current research findings highlight the effect of the type of banks and COVID-19 in the process of digitalization processes and the importance of a legal framework for responsible data progress. The introductory part of the interview questions included questions such as: What do you understand from the concept of digital responsibility? What does digital ethics mean

to you and the organization you work for? The answers to these questions were grouped under the theme of digitalization. The codes for the theme are digital ethics and digital responsibility.

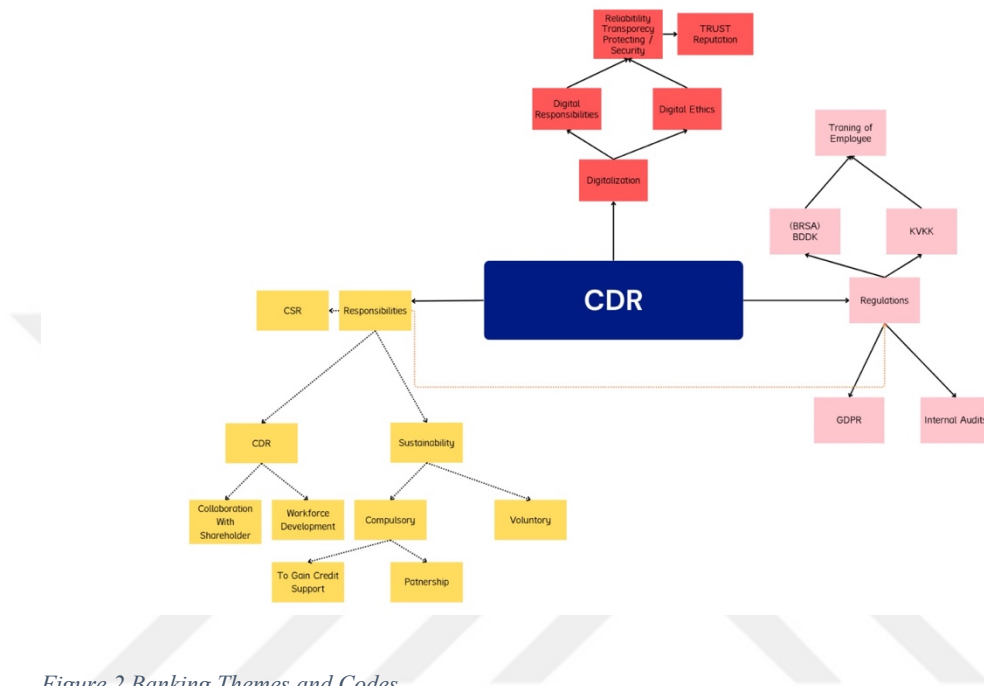


Figure 2 Banking Themes and Codes

Digitalization

The world we live in has been greatly impacted by the process of digital transformation, which has been made possible by digitization and digitalization. This transformation has given rise to a new business model that utilizes modern computer and informational technologies. It involves leveraging existing knowledge, changing organizational culture, adopting new management strategies, technological mix, and operational set-up. According to Joyson (2020), to ensure a positive future, we need to focus on factors such as time and values, health and privacy, as well as trust. Similarly, an as expert, Ali states “When I think of ethics, what comes to my mind is the protectability of the customer's information. The fact that the customer is really in a zone of trust, that their information is not shared anywhere.”

Trust plays a pivotal role in a digital economy, being the key determinant of its competitiveness. Developing a digital society and economy is contingent upon all participants' high level of trust. In the digitalization process, digital trust is more than the protection of stakeholders' data. It encompasses a range of key attributes, including

convenience, user experience, reputation, transparency, integrity, reliability, and security. Companies prioritizing digital trust, identity, and rights can potentially gain a competitive advantage in the global market. Conversely, those disregarding these elements risk becoming digital dinosaurs (Hurley, 2018). Although digital trust may vary across different companies, it remains a crucial market differentiator. In this regard, it is essential for businesses to prioritize digital trust to gain a competitive edge. Participants highlight the importance of digital ethics and digital responsibility to gain digital trust for the companies.

Digital Ethics

Digital technologies, encompassing web-based services and AI solutions, have progressively become an integral part of the everyday lives of billions of individuals. Consequently, there are numerous expectations and apprehensions concerning their design, development, and deployment. In his study, Floridi (2019) highlights this growing influence and explores the various implications of digital technologies on society. He mentions that it is vital to comprehensively analyze these technologies to ensure that they are designed, developed, and deployed effectively to benefit society.

Six dominant digital technologies and their social and ethical implications are Internet of Things, robotics, biometrics, persuasive technology, virtual and augmented reality, and digital platforms. The increasing trend of digitization is creating a significant impact on fundamental public values such as privacy, autonomy, security, justice, human dignity, and balance of power. To ensure that the digital society is shaping up in a socially and ethically responsible way, it is important for all stakeholders to have a clear understanding of these issues (Royakkers, et al., 2018). While the supervision for privacy and data protection is relatively well-developed, other ethical issues such as discrimination, autonomy, human dignity, and power balance have not received the same level of attention.

Ethics pertains to fundamental personal and social commitments, as well as guiding ideals and values. On the other hand, morality aims to direct human behavior by rationally formulating and following principles or rules that reflect basic personal and social commitments and guiding ideals and values. Morality is the foundation of ethics. As such, digital ethics is the endeavor to regulate human conduct in general creation and use of digital technology. The domain of digital ethics presents a

compelling case of the inextricable interlinkages between epistemic concerns, pertaining to the nature and methods of knowledge acquisition, and ethical concerns, relating to the principles and values guiding our actions. They are fundamentally intertwined in their impact and implications for human conduct in the digital age (Beewer, et al., 2019, p.25). Meanwhile, AI ethics is the attempt to guide human conduct in the design and use of artificial automata or artificial machines, commonly known as computers by rationally formulating and following principles or rules that are in line with our values (Hanna & Kazım, 2021). The digitization of society presents opportunities but challenges at the same time to our ethical boundaries.

The statements encompass a range of perspectives on the interactions between individuals and the digital realm. They address topics such as data security, the impact of online activities, and the ethical implications of technology and data sharing. The contributors provide insights on the benefits and challenges of living in the digital age, highlighting reliability, diversity, and societal accountability. These diverse viewpoints offer valuable insights into the complexities of navigating the digital world and the importance of addressing issues such as trustworthiness, inclusivity, and social responsibility. For instance, Onur states “For me, digital ethics equal inclusion.” to show the importance of inclusivity in digital ethic. On the other hand, Bülent and Yalçın discussed the role digital ethics in sustainability processes.

“Everything we call digital footprint is accumulated somewhere as data is beneficial in improving things, but on the other hand, everything is recorded. So, there is also an inconvenience caused by it.”Bülent

“They are now calculating carbon emissions or carbon footprint within the sustainability scope. It is more like a social responsibility pillar. But all of them are probably intertwined, intertwined concepts.”Yalçın

As Akif mentioned “I look at where my information is going, whether the necessary information is being requested because everything is digital now.” during the discussion on CDR practices, the bank employees predominantly emphasized the importance of data privacy and protection in the context of digital ethics. In addition, it can be said that because of the critical role of trust in the digital age, there is a growing awareness of the importance of data control and transparency. The ethical use of technology and the need for equitable access and participation are also considered. However, the conversation did not involve any consideration of artificial intelligence utilization or

the dependability of algorithmic processes, both of which are already incorporated into the systems. It is worthy of note that digital ethics encompasses the entire security of the system (Jain, 2024, p.458).

As the participants highlight the adeptness of banks in utilizing online banking systems is paramount for ethical conduct. Any shortcomings in the same could result in unwarranted ethical backlash. Hence, financial institutions must strive to enhance their Internet banking capabilities, align with ethical standards while catering to customers, and foster a culture of good service ethics to engender loyalty among customers (Dahl Rendtorff & Matson, 2012).

Two critical concepts often arise when navigating the digital landscape are digital ethics and digital responsibility. Digital ethics is concerned with safeguarding data security. On the other hand, digital responsibility encompasses a wide range of areas, such as ensuring the safety of employees, fostering partnerships with non-governmental organizations, and providing training on digitalization.

Digital Responsibility

As the perspective of corporate digital responsibility gains prominence, it has become evident that reputational risks are inherently embedded in the development of digitalization. This is especially true when ethical concerns are not thoroughly and effectively addressed. According to Wirtz et al. (2023), failing to attend to ethical concerns can have significant consequences for the reputation of businesses and organizations (Bernini et al., 2024). Despite the importance of these topics, it appears that members of the banking sector may need to broaden their knowledge and understanding of these issues.

“I think of issues such as information security. I think that self-protection and expressing an opinion about something on any social media platform falls under digital responsibility.”Serdar

“Digital responsibility is how we protect these people while providing these services, for example. Protecting customer rights and personal information in the alternative distribution channel, not sharing them with others, and ensuring their security even during shopping, even when data packages go back and forth. Therefore, all of these things are actually.”Akif

“What you call digital social responsibility is to use data within ethical rules.”

Banks aim to demonstrate the required sensitivity in establishing the underlying principles of artificial intelligence encompassed by corporate digital responsibility. These principles include transparency, security, fairness, and inclusiveness. However, it could be argued that they do so primarily to safeguard their reputation and status as a trusted institution.

“...the institution you call a bank is an institution of reputation. A bank only exists if it has a reputation. When it loses its reputation, it goes bankrupt. Information security is as important for a bank as the money in the safe.”Yalcın

“It uses artificial intelligence in terms of security and making things run more easily. It also uses it in terms of sales. These two are different from each other. It could be more transparent in sales. I only know a little, but it is not when I look at it on a general sectoral basis. Because you need to understand behavior to make sales.”Onur

“When we look at the institutions that make sales, I think banks are fair, especially in Türkiye. Banks have a different mission when we look at other companies that make sales. It is shaped as an institution of trust. I don't think they will risk destroying trust to make sales.”Akif

Beyond making profits, the banking sector undertakes the role of providing community service in a wide-ranging context. Consistent with this role, banks have adopted adherence to ethical business practices as one of their important principles. With ethical business practices, banks increase their reliability and protect their reputation. Banks must balance leveraging technology for efficiency and security, protecting their reputation, and addressing data sharing and potential vulnerabilities.

Regulations

During the interviews, regulations and their effects were among the common points in the answers to the questions, albeit under different headings. For example, regulations were also mentioned in the answers related to employees, customers and general comments. Therefore, the second theme is regulations. Under this theme, the regulations such as KVKK and GDPR will be discussed.

Apart from the interaction between market demand, supply, and technological advancements, the regulatory framework also plays a crucial role in determining the context and direction of financial innovation. Regulatory policies, rules, regulations, and supervisory mechanisms can support and promote certain developments in banking and finance (Yıldırım & Erdil, 2023). The digitalization of the Turkish

banking system is expected to lead to the development of open banking within the legal framework. This is due to the changing dynamics of competition, which require increased collaboration between financial institutions and Fintechs. The Turkish Banking System has opportunities to take advantage of the statutory and regulatory framework that is available for digital customer onboarding and the existing regulations that define open banking (Yıldırım, 2020a, 2021b).

It is important to recognize that creating detailed profiles through digital tools can raise concerns about privacy regulations, data governance frameworks, and ethical guidelines. To ensure transparency and informed consent, it is necessary to be clear about data collection and use, and to implement robust security measures to protect personal information. Additionally, it is crucial to mitigate bias and discrimination in digital algorithms, as they can learn from historical data that may be biased or reflect societal prejudices. This can lead to discriminatory outcomes in areas such as employment, credit, housing, and access to resources, perpetuating existing inequalities and hindering equal opportunity for individuals (Wirtz & Kunz, 2023).

KVKK

Banks must prioritize their corporate reputation and image when it comes to shaping principles related to artificial intelligence. This involves being vigilant in enforcing standards and conducting regular audits to demonstrate the necessary sensitivity. In their publication, Geden and Bensghir (2018) assert that the KVKK framework is deficient in a crucial principle, namely accountability, regarding the effective implementation of data protection principles. The authors identify the absence of accountability as a serious limitation of the framework and suggest that it undermines the efficacy of data protection practices.

The safeguarding of users' privacy has emerged as a significant concern, and as a result, several privacy principles have been established. The General Data Protection Regulation (GDPR) is globally regarded as one of the most recent and comprehensive legislation in the field of data protection. It came into effect in May 2018, replacing its predecessor, Directive (95/46/EC) (Varkonyi, 2017, p. 241). The KVKK was formulated in accordance with the repealed EU Directive 95/46/EC, with a few customized points. Essentially, the KVKK can be construed as a translation of the Directive, which is also a precursor to GDPR. The primary differences and

additions in the underlying principles of the GDPR framework encompass accountability and transparency of data processing.

The main category of standards for the banking sector is divided into two subcategories: National and International standards. National Standards, such as KVKK and contracts, are essential in developing awareness of Cyber Security and Compliance (CSC) in the banking sector. By adhering to these standards, banks can ensure that they maintain a high level of trustworthiness and credibility in the eyes of their customers and stakeholders.

“I cannot access customer information easily due to the restrictions of the KVKK. It has become a problem in my daily work. The bank had already acted before the regulation was made. America had taken similar decisions, the European Central Bank had taken similar decisions, and similar decisions were implemented in our country.”Serdar

As Akif states “KVKK may have led to more serious changes in state banks.”. The restrictions to data, in some conditions effect business processes negatively. It slows down the process and the companies lose time and profit.

“We were doing risk-based modeling even according to the social media movements of customers, but of course, when these KVKK events happened, our access to data on social media was restricted.”Bülent

The principles of KVKK encompass data security and usage and have a significant impact on banks' practices The data revealed that the banking sector is dedicated to ensure the availability of financial services and equal opportunities for individuals with disabilities. This commitment is driven not only by legal obligations but also by a sense of social responsibility.

“There is a regulation on access to banking services for disabled customers in Türkiye, dated 18/6/2016, and of course, we have to act accordingly.”Ali

“For example, inclusive practices for the disabled are at the forefront in almost all banks. One of the reasons is that the regulation in Türkiye is stringent, and secondly, the regulation also imposes penalties for this, so banks have to do this.”Onur

Multinational banks that are owned by foreign entities are required to adhere to more stringent measures in terms of Corporate Digital Responsibility (CDR) under global guidelines. Consequently, they are placed under greater scrutiny through rigorous monitoring mechanisms to ensure they meet these elevated CDR standards.

Foreign Audits

Akif's comment is almost a summary for foreign audits and partnership. "Banks with foreign partners do not only comply with Turkish standards, but they also act according to the laws of the countries where the group they are affiliated with operates... In fact, at some points, we may have difficulties that do not exist in Türkiye. Banks that are not foreign owned are not obliged to comply, but in some cases, even if there is no legal obligation, the system can imitate other banks to protect itself." Akif

It is commendable that Turkish banks are adopting the security practices of foreign partner banks to improve their own security systems and develop new techniques. This proactive approach aims to create innovative strategies and ensure the protection of sensitive data. Moreover, strengthening ethical operations, data sharing, and data protection practices is crucial to protecting the reputation of the organization and building trust among customers. To this end, it is necessary to conduct regular audits to protect the banking sector's integrity and impose sanctions in case of rule violations.

"I know that they impose restrictions on data authorization. But I'm not sure whether this is because the sanctions of the law have increased or because we are slowly starting to establish procedures internally." Ali

"I have witnessed many dismissals related to this. Our bank has no forgiveness in this regard." Onur

Financial institutions take great care to consistently observe the rules and responsibilities imposed upon them. This unwavering dedication leads to a favorable encounter for their clients and patrons, promoting trust and reliability within the banking industry.

"At the same time, banks take measures for themselves and impose certain sanctions on their stakeholders." Yalçın

"It tries to ensure that the subsidiary personnel, factoring, leasing, fleet, car leasing personnel are also aware of the bank." Serdar

"In the 3rd parties, we bind the institution with the contract. There may be cracks. Then the work is stopped immediately. I haven't heard much so far because the bank is an important customer for them. They act sensitively. They don't risk loss." Akif

Employee Training

In enhancing the adaptive skills of human capital with respect to technology and digital transformation, academic and financial institutions play a crucial role. To this end, standardization of training programs for personnel in banking and university education, designing data academies and training programs for personnel, and fostering increased collaborations with universities, Fintechs, and other banks are examples of competence development. These measures can help in developing the necessary skills among the workforce to adapt to technological advancements and digital transformation and improve the overall quality of human capital.

According to Beever and colleagues (2019, p. 25), digital ethics can be understood by having knowledge about both the technical and ethical aspects of the digital world. Digital literacy is a key component in understanding the difference and connection between the conceptual and procedural aspects. Conceptual issues refer to our comprehension of the digital world, including its technologies, environments, and flow of information. In the banking sector, it is compulsory to provide employee training following the regulations of BRSA and KVKK. Akif's comment "The weakest link in cyber security is the human; we need to educate people." shows the importance of digital literacy on digital security.

"There is training on money laundering and terrorism financing related to banking. These are mandatory training that the staff should regularly receive every year. There are trainings on information security. They are also within the scope of compulsory training."Bülent

Service firms must equip their employees with the relevant skills and knowledge to work with generative AI tools and platforms as these technologies become increasingly prevalent. The future workforce must know and comprehend AI principles, while also being able to use these tools effectively, evaluate results, and remain aware of potential ethical issues (Ng et al., 2021).

"How can this training happen? The personnel receive training even on how to open an e-mail you receive. The technology subsidiary provides this training every year, even 3-5 times a year, on how to behave on a bank computer or a computer accessing the bank system. In the end, they give an exam, and when you fail the exam, they give it again. So, you learn to pass."Onur

Frequent and intense training helps employees stay informed about new information, recall what they already know, and comply with new regulations.

Providing this training to employees at all levels emphasizes the importance of supporting the transformation process from the beginning. In terms of safety, it has been noted that both equipment and procedures have been put in place to ensure employee safety, and employees feel secure in this regard.

“The internet use is limited, the places you can reach are restricted, they are just tools to do business.”Yalçın

“Our bank is one of the best and exemplary in its field, so we have no doubt in that respect; we know we are leaning on solid ground there. In other words, our legal department, our internal control department, and our legislative policies department calculate everything down to the finest detail for both employees and customers, so we have complete confidence.”Ali

National and international standards such as GDPR are important elements in shaping banking principles related to AI, data security, and inclusion practices. As revealed in the interviews, these standards have an impact on day-to-day operations, helping institutions to ensure the principles of prudence, control, and commitment to maintain credibility and reliability.

Under the global guidelines for Corporate Digital Responsibility (CDR), multinational banks face increased scrutiny and compliance with the laws of the countries in which they operate. The banking industry is committed to internal measures such as audits, regular assessments, and sanctions to ensure compliance with standards and regulations. This collective effort reflects a commitment to maintaining integrity, reliability, and trustworthiness in a rapidly evolving digital environment.

In today's global landscape, multinational banks are under heightened scrutiny and expected to adhere to the regulations of the countries they operate in, in accordance with the guidelines for Corporate Digital Responsibility (CDR). The banking industry is dedicated to upholding its reputation for integrity, reliability, and trustworthiness in the ever-evolving digital space. To maintain compliance with regulations and standards, banks have implemented internal measures such as audits, regular assessments, and sanctions. These proactive efforts reflect the industry's unwavering commitment to maintaining a high level of responsibility in the digital era.

The research also highlights the importance of employee training covering topics such as digital responsibility and information security to address cybersecurity

vulnerabilities. Employee training is emerging as a critical element focusing on areas such as digital responsibility, information security and regulatory compliance. Banks recognize the role of training in addressing vulnerabilities in cybersecurity, particularly the human factor. Training initiatives emphasize maintaining a high level of competence in the workforce, demonstrating the need for continuous learning.

It can be concluded, as Rendtorff and Mattsson discussed (2012), that the experience of lack of competency in internet banking implies a severe damage on the experience of the ethics of the good life and of the respect for the basic ethical principles of customer autonomy, dignity, integrity and vulnerability. However, increased experience of competency may imply experience of increased feeling of ethical superiority and of the good life among customers.

Corporate Social Responsibility and Sustainability

In the realm of sustainability, banks tend to focus their disclosure on a limited set of dimensions, thereby disregarding others. This practice results in an uneven spread of disclosure across sustainability goals. The tendency towards selective disclosure poses a challenge for stakeholders who seek to gain a comprehensive understanding of a bank's commitment to sustainability (Riegler, 2023). Better dialogue with stakeholders occurs in Western European banks (Forcadell&Aracil, 2017), which became interested in the issues of CSR and sustainability before Eastern European banks (Avrampou et. al, 2019).

The ongoing conversation surrounding the integration of sustainability into the banking sector highlights an evolving approach that surpasses corporate social responsibility and seeks to infuse sustainability into the very fabric of the banking ecosystem. This holistic approach aims to establish a sustainable framework that permeates every aspect of banking operations, from investment decisions to stakeholder engagement, and ultimately, contributes to the greater good. While Weber and colleagues (2014) analyze the financial sector from the perspective of CSR they found that the financial sector is generally known for its low performance in corporate social responsibility (CSR). They define the weaknesses in reporting, business ethics and product responsibility, as well as labor issues and strengths in community relations. The present study finds that banks have made significant strides in their Corporate Social Responsibility (CSR) practices over the past decade. Specifically,

banks have demonstrated an increasing awareness of ethical considerations, responsible production, labor concerns, and community relations. This indicates a greater level of social responsibility and accountability among banks, reflecting a commitment to sustainable and ethical business practices.

“As a whole group, our bank has serious environmental and sustainability projects and allocates serious resources to these projects. It also gives up its profits to support the projects. They are convinced both financially and in terms of reputation that the funds allocated for this or the profit foregone will be returned later.”Serdar

“...Therefore, much money is spent on this, much effort is put into it, there are separate employees and structures for this, first of all, sports are essential in banking, secondly art and literature. Many banks now sponsor sports clubs. As a state-owned bank, we allocate a sports, culture, and arts budget.”Ali

“Of course, it is easier for private banks to take action and allocate budget for these issues, but state-owned banks take the necessary actions to keep up with the times.”Onur

Even though corporate digital responsibility is a relatively new concept in Türkiye, it has been implemented by banks more so than other industries. The UN and the European Union have supported promoting sustainability initiatives through their involvement in related activities and granting syndicated loans.

“It is said that everything has become sustainable, which will be the popular topic of the next ten years. The bank we partner with is incredibly focused on this issue abroad, so, of course, it affects us. A sustainability directorate was opened to synchronize with abroad.”Akif

“In particular, we will use a significant portion of it for green energy and provide credit support for green energy projects; in other words, sustainability is generally related to the user in related transactions. There are commitments, so banking is doing these things to support that ecosystem on this side.”Ali

“Yes, of course, digital banking has a carbon footprint, just like any other digital business, but this is where banking differs; for example, it increases the volume of loans in areas such as sustainability, green energy, solar energy, or wind energy. This indirectly supports sustainability.”Yalçın

Banks have made significant progress in social responsibility by implementing environmental and social management systems and establishing sustainable and responsible financing units. These efforts have led to the development of stronger infrastructures. They have established a specialized department dedicated to sustainability initiatives, with a primary objective of allocating significant resources

towards supporting sustainable energy projects. Through providing credit support, the bank aims to connect these initiatives directly with user transactions, promoting sustainable practices throughout its operations.

It is widely recognized that digital banking contributes to carbon footprints, much like any other digital business. However, the banking industry sets itself apart by increasingly providing loans to sustainability-focused sectors, such as green energy, thereby indirectly supporting sustainability goals through financial assistance. This aspect of digital banking is of critical importance in today's global climate scenario, and it is encouraging to witness the banking industry's efforts in the direction of sustainable development.

As Moufty et al. (2023) discuss, when a bank chooses to finance projects or borrowers that have negative environmental or social impacts, it runs the risk of damaging its reputation. Conversely, financial institutions can reap the rewards of sustainability-related products and services. Participant views also support the idea of that these advantages encompass enhancing their standing with customers and stakeholders, satisfying the demands of significant stakeholders, broadening their portfolios, setting themselves apart from competitors, mitigating risk in their credit portfolio, and fortifying their brand and credibility.

Development Process of the Concept of CDR

The participants' comments suggest that their CDR activities and awareness are still in the early stages, despite describing the process as "developing." Despite advances in the FinTech sector, there is still a long way to go in terms of data security. While improvements are being made to related concepts, recognizing that more comprehensive measures are needed to overcome current shortcomings will help accelerate improvements.

“With the increased sensitivity of companies to data security, users will be relieved in this area, but there is still some way to go in the financial technology field I am in.”Akif

“There is still a long way to go in this regard. Deep awareness needs to be created about this issue. I think this concept has yet to be heard of in my field.”Yalçın

“If you ask if privacy is protected, I don't think it is very protected. We are just trying to protect it. We are at a new point.”Serdar

Respondents highlighted a perceived lack of familiarity with the concept of CDR in their field. This indicates that FinTech professionals and organizations operating in this field lack knowledge, experience, and insight on data security measures and best practices.

Doubts about the extent to which privacy is protected in the FinTech sector were also expressed by participants. This perspective suggests that efforts are being made to protect privacy, but the level of protection currently in place is uncertain. Awareness of the concept is at a nascent stage, suggesting that progress towards privacy protection is still in its infancy or, more positively, just beginning to evolve.

Overall, the comments highlight the ongoing challenges and evolving nature of data security and privacy in the FinTech sector. Stakeholder awareness also needs to be raised to overcome the challenges, keep abreast of developments, and act quickly where applicable. The sector's transformation can only be possible through a unity of stakeholders, users and practitioners.

Responsibility for Digitalization

A crucial aspect of corporate digital responsibility involves collaborating with NGOs, institutions, and other organizations. Banks are recognizing the significance of digitalization-related activities, not only as a social responsibility measure but also for workforce development. However, due to the distinct nature of these activities compared to their traditional social and environmental initiatives, they require additional infrastructure and workforce capacity. To support digital transformation in Türkiye and increase awareness beyond the banking industry, there is a growing need for collaborations between the private sector, universities, and other industries.

“When we look at NGOs related to digital transformation, many of them are backed by financial institutions. For example, an artificial intelligence research center was established at a private university, and a state bank supported it.”Akif

“... It is also in their interest in banks to support these centers. The young people trained there become a source of labor.”Yalçın

When talking about their responsibilities in various fields, participants mentioned gender-based work and contributions for university students. For example, Serdar mentions that his bank provided a coding training for girls. His company is

supportive in empowering girls in technology-related fields and providing equal access to coding training to close the gender gap in the technology sector. Furthermore, increasing collaborations between financial and educational institutions, such as establishing AI research centers at universities, highlights the importance of technology in various sectors and the partnership needed to foster innovation. With financial institutions supporting technology and AI-focused education programs, talent pools are created to meet the sector's needs. This system not only benefits the institutions supporting these centers, but also the wider economy, contributing to a skilled workforce that can drive innovation and technological development.

The data underscore the significance of inclusive education, collaborations between public and private entities in technology initiatives, and the advantages of sector engagement in the development of a highly skilled workforce for the digital era. Focusing on the banking industry, despite the increasing emphasis on strategically focused and technologically advanced innovations, research on sustainability perspectives leaves much to be desired. The challenge of how banks' sustainability performance can be more comprehensively assessed to allow comparative analyses between different organizations across regions over time periods remains a pressing issue.

The findings of recent research reinforce the existing literature on the advantages of digital responsibility engagement, which is considered a beneficial business model that caters to the needs of the community while also enhancing the bank's competitiveness. Additionally, banks that are concerned with reputational risk can leverage digital-friendly policies to establish and maintain trustworthy relationships with their stakeholders. The practice of conducting business in accordance with ethical standards is an effective way to increase the value of the business (Gangi et al., 2019; Miralles-Ouiros et al., 2017).

2.2.2. E-commerce Sector Findings

It is common practice for e-commerce companies to collect, store, and exchange personal information obtained from individuals for the purpose of supporting marketing strategies. The information collected may vary, but typically includes personal details such as name, address, e-mail, and payment information. These data are utilized to understand consumer behavior and preferences, and to tailor

marketing efforts accordingly. Growing concerns about the misuse of personal information can erode customer trust in online transactions and impede the growth of e-commerce (Bowie & Jamal, 2006). As individuals become increasingly aware of their privacy, companies are under increasing pressure to adopt customer-centric privacy policies, while governments are expected to safeguard individuals' privacy rights (Karlıdağ&Bulut, 2015). These privacy concerns also present both opportunities and challenges for providers of technologies, processes, and systems that handle personal information (Bandara et al., 2020).

E-commerce platforms utilize AI technology to offer personalized product recommendations based on a customer's browsing history or past purchases, which saves customers' time and effort in finding relevant items. Additionally, AI-powered chatbots and virtual assistants provide instant support and real-time solutions to customer queries, reducing wait times and increasing convenience (Güven & Güven, 2023).

AI technology and data-driven customization have dramatically enhanced the customer experience by providing personalized products and services, real-time support, and faster delivery. However, these benefits come with privacy, fairness, transparency, and discrimination risks. Organizations often face challenges and trade-offs when incorporating technology and data to achieve their business goals. Additionally, it can be difficult for professional services firms to allocate resources toward building and maintaining a solid culture of (CDR). This is because the returns from investing in CDR are uncertain, and it is difficult to quantify the benefits of avoiding legal and reputational risks and increasing long-term brand equity (Wirtz & Kunz, 2023).

Similar to the banking sector, one of the most comprehensive themes in the e-commerce sector is digitalization. The fact that the questions are based on individual interpretation can be attributed to the broad scope of the theme. Participants are cautious when describing the functioning or processes of the organization, but they are quick to express their personal opinions and provide more descriptive and detailed information about the topic. The first codes are shaped as digital ethics and digital responsibility from the personnel perspective under the theme of digitalization.

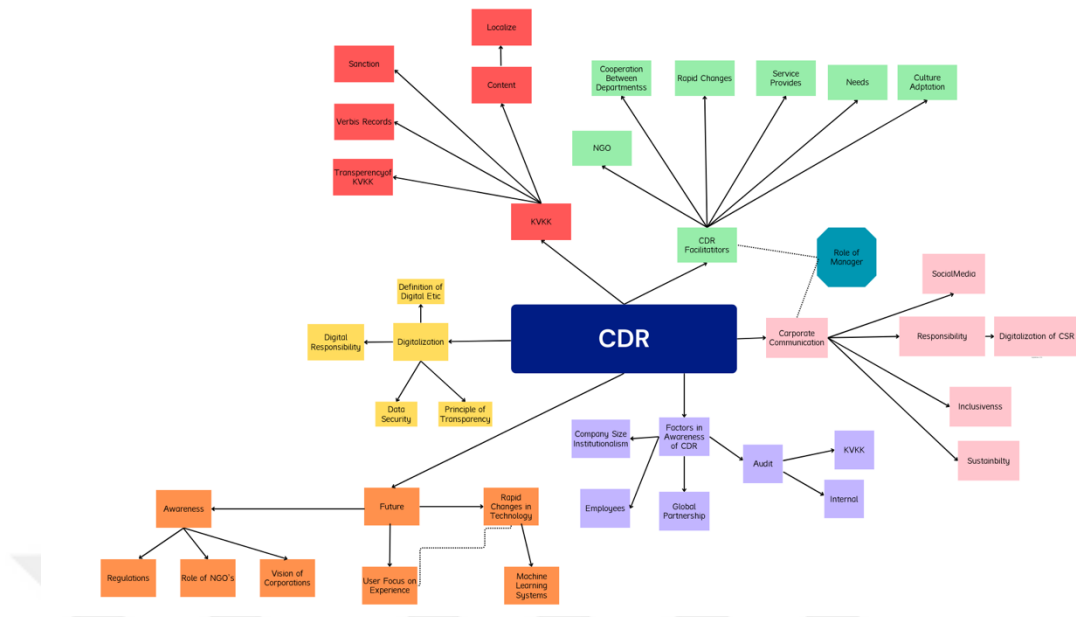


Figure 3 E-commerce Themes and Codes

Digitalization

When it comes to digitalization, it's important to consider the issue of trust in digital systems. Trust in digital institutions, technologies, and platforms is closely linked to the process of digitalization. In simpler terms, it refers to the faith that users have in the ability of digital institutions, companies and processes to create a safe digital world. Business leaders should consider the need for each of the four dimensions of trust: physical, emotional, financial, and digital (Argan, 2018). Buyers and communities should have confidence that cybersecurity is a priority and that their transactions and data are accurate, safe, and private (Lee, et al., 2020). When companies establish trust, it becomes a powerful tool for building lasting relationships and creating new products.

The participants delved into a conversation regarding digital ethics and responsibility in the context of digitalization. It is observed that digital ethics pertains to the moral standpoint taken in response to unfavorable consequences of digitalization. Furthermore, it is emphasized that ethics predominantly concern individuals, whereas responsibility is more centered on the duties of institutions and organizations.

“Now, I want to draw a lot of attention to that point; we have been making contracts digitally for a very long time, and we complete the process by e-mail. We are especially trying to increase restaurants' tendency not to use paper.”Metin

“At this point, by doing everything electronically, we are working to support the process in terms of social responsibility, raise awareness there, and reduce the carbon footprint within ourselves.” Yusuf

While many individuals view digitalization as a multifaceted and expansive notion, their most concise definition centers around reducing paper usage and adopting electronic process management. Although digitizing business procedures may not necessarily be classified as social responsibility, it is a crucial aspect of digital responsibility when considering minimizing our carbon footprint.

The data collected from all the interviewees indicates that digitalization primarily concerns reducing paper consumption. Nonetheless, it is important to note that digitalization encompasses a more extensive scope beyond the sole objective of paper waste reduction. This begs whether reducing paper waste is the only aspect of digitalization that businesses and other organizations should focus on.

Definition of Digital Ethics

Business ethics literature highlights persistent challenges associated with the implementation of ethical principles in organizational contexts (Bartlett, 2003). Notably, a significant obstacle is the discrepancy between theoretical principles and their practical application. Despite efforts to promote ethical conduct in business, many organizations struggle to translate these principles into effective practices that align with their operations. This gap creates a dilemma for organizations, as they attempt to balance their commitment to especially digital ethic principles with the realities of the business environment. Addressing this challenge requires a nuanced understanding of the factors that contribute to the gap between ethical theory and practice, as well as a commitment to developing strategies that bridge this divide.

The comments made by participants on digital ethics highlight the many different aspects of this field. These include protecting personal information, the challenges related to information privacy, and the ethical considerations involved in decision-making processes and data usage. These comments reflect the constantly

evolving ethical landscape shaped by technological advancements and the need for responsible practices when handling data and privacy.

“For me, the digital ethics part is the protection of all the personal information I enter and the information related to my purchasing processes. This means that the service provider is practicing ethics.” Aras

“Actually, they are reading you, but your name is not Berk, you are the user one. During coup times, they used to cover banned novels with other book volumes, like this one. It is more tragic that they commit these violations with our consent through tools such as cookies. In terms of ethics, I see nothing but violation.” -Berk

Berk draws from politically repressive times and expresses concern about modern surveillance tactics, such as the use of cookies for privacy purposes. The reference to banned novels hidden in book volumes parallels how our online activities are surveilled with our tacit agreement through technologies such as cookies. From an ethical perspective, this quote questions the morality of consensual privacy violations and highlights the ethical dilemma posed by modern surveillance practices.

“Ethics is a different issue; protecting confidentiality seems like a different issue. I don't think it is very protected if you ask whether it is protected. We are just trying to protect it. We are at a new point.” Kenan

To ensure the protection of sensitive information and privacy, it is crucial for companies to implement ongoing and comprehensive measures. Despite significant efforts to provide adequate security, various challenges still exist, making it necessary to maintain a proactive approach. This entails a careful consideration of potential risks and the development of strategies to mitigate them.

“If we are talking about ethics, let's say the income of this job is 1 million dollars, if I get fined, how much penalty will I get is 300 thousand dollars? If I say, then let's do it, ethics comes into play here.” Ceren

The focus here is the complexity of ethical decision-making when faced with a potential conflict between financial gain and potential penalties. It examines how monetary incentives and ethical considerations intersect, raising important questions about the role of ethics in decision-making processes involving financial risks.

Additionally, it explores the ethical implications of a scenario where a significant financial gain clashes with potential penalties.

“When I contact you or receive information from you and say, ‘I will use it for this purpose’ or ‘I will use it for this job’, is it really used for that purpose? This situation depends on the ethics of the person who will use this part.” Ümit

“I think that digital ethic is based on KVKK. It means using data within ethical rules, and what I call ethical rules means using it, as you mentioned in the clarification text and not using it in any way other than this purpose.” Fatih

Ümit and Fatih place great importance on being trustworthy and honest when using data. They highlight the ethical obligation of individuals and organizations to uphold their stated intentions and commitments in regard to data processing. They also emphasize the role of personal ethics in determining how data should be utilized.

The definition of rules based solely on the KVKK may be subject to debate. Arguably, such a restrictive approach may not be comprehensive enough. The question arises whether KVKK is emerging as a panacea for both culpable and cited instances. In such cases, it is crucial that KVKK be all-encompassing and meticulously designed to ensure optimal efficacy and adherence to legal standards. KVKK is brought to attention with this code, forming another theme in the following sections.

“Digital ethics, social impact and social good, whatever you want to call it, seems to me to be the application of these in the digital environment. I don't see the impact in digital as different from standard methods because at the end of the day there is a benefit to society. Even though our main concern is reputation, I think the important thing here is to do it from the heart, not for reputation.” Ömer

Ömer defines the digitalization of social impact activities as digital ethics. However, it is unclear whether he understands the difference between digital impact and digital ethics. Both concepts seem to be somewhat confusing to him. Based on my interview with another employee, Mustafa, from the same institution, it appears that although the institution is sensitive about data security, it primarily does so to comply with procedures rather than out of a genuine awareness of the concept of digital ethics.

“Digital ethics means the attitude of service providers, companies, departments, and perhaps websites that actually prioritizes and protects people from the risks of the digital world. Because in today's data

age, the internet is becoming insecure faster than a snowball. And I don't think we realize it. In my opinion, digital ethics can be defined as a digitalization process that at least tries to protect human nature.” Sena

The act of prioritizing people before profit, and fostering cooperation and ethical values while digitalizing, is a defining characteristic of service providers. By considering the interests of the people they serve as the primary objective, and by engaging in collaborative efforts to achieve that objective, service providers can effectively navigate the challenges of the market and ensure that their digitalization efforts align with moral principles. Such a commitment to putting people first can help service providers build trust with their customers and establish a reputation for reliability and integrity in the industry.

The concept of digital ethics constitutes one of the important pillars of corporate digital responsibility. The answers given in the interviews about this concept are valuable in terms of observing the awareness of the relevant concept, the attitudes of the companies and the scope of a developing process, rather than reflecting the opinions of experts in the sector. As can be seen from the relevant comments, digital ethics covers a wide range of areas such as honesty, prioritizing people, keeping promises, and balancing the state of surveillance. Business ethics can contribute to the development of AI ethics by transferring knowledge from five core areas: stakeholder management, standardized reporting, corporate governance and regulation, curriculum accreditation, and AI ethics washing (similar to greenwashing). These topics and concepts have been thoroughly researched and institutionalized and can provide valuable insights for the ethical development and use of AI technology (Schultz & Seele, 2023).

Digital Responsibility

The notion of digital responsibility, which is intrinsically linked to digital ethics, has been defined by the interviewees as the practice of acting ethically and taking responsible action. In essence, digital responsibility entails the ethical use of digital technology and the conscientious consideration of its impact on the broader society. Ethical behavior in the digital realm necessitates the observance of moral principles, such as honesty, integrity, and respect for privacy and intellectual property. As it is seen from the participants’ perspective, digital responsibility is a fundamental

concept that businesses and individuals alike must embrace to create a more ethical and responsible digital environment.

“When you first mentioned digital responsibility, I had a perception of doing the responsibility on the digital platform. There is not much difference in terms of responsibility between digital and offline, there is only a difference in platform and management. But now, when you show the principles of artificial intelligence, a technology company like us should already be doing this. We need to announce this, I saw it, so it was a great awakening for me.” Sinan

Here, after seeing how the participant expressed digital responsibility, the interviewer explained it with an example from another organization's page to indicate what the concept actually means. After the example, the participant stated that it was lacking in his own organization; he underlined that they should already be doing this because they are a technology company and that they are lacking.

“Both responsibility and digital are broad concepts. We can say that responsibility is the signature and trace you leave as a person or institution. Frequencies that find their counterparts in different places due to the butterfly effect. Digital is also very broad; it includes more than social media and crypto money.” Kenan

The wide range of related concepts makes it difficult to define and classify them. It is precisely at this point that this study intends to discuss this emerging concept by dividing it into parts and providing detailed insights into each concept.

“Digital responsibility, I think this is the behavior you do to comply with those ethics. You have to fulfill your responsibilities to protect that data. Digital ethics determines behavior, but digital responsibility may also include things that you need to do to fulfill this behavior, which are confidential and that you do not know about, I think it includes these.” Ümit

“If there is responsibility, there is authority. Therefore, I can conclude that companies with authority in digital platforms should also be responsible. From a legal perspective, it can be established that digital service providers with authority and digital platforms should also have responsibilities.” Sena

Both Sena and Ümit emphasize the importance of “act” in responsibility. Taking responsibility means acting responsibly. Being aware or making statements of responsibility may not necessarily mean that organizations are taking actions based on digital responsibility.

“Ethics seems a little more like unwritten rules, but responsibility is a little more like rules that companies, institutions, or individuals undertake through written things, independent of those unwritten rules.” Yasir

Yasir's perspective on digital responsibility is centered around the accountability of institutions and organizations, rather than individuals. In his view, digital responsibility entails the proper handling and management of sensitive data, as well as the adherence to formal documents such as clarification texts, KVKK info, and cookies policies. He emphasizes the importance of these documents to ensure that individuals' digital rights are protected and respected.

This view is also essential to show that it is the responsibility of institutions to create and maintain a safe and secure digital environment where individuals have control over their personal information and are aware of the risks involved in sharing it online (Bélanger & Crossler, 2011). Digital responsibility is an ongoing process, and institutions must continually adapt and improve their practices to keep up with the fast-paced digital landscape.

“In such a world, at the point where we talk about data, data is actually not just numbers, it can sometimes whet the appetite of companies because it has a certain monetary value. In other words, it is even easier to use this data, to monetize the data. But when using it, there is a gap in the law, that is, what prevents you from using the gap in the law, of course, your code of ethics should prevent this, so here is where KDS comes into play. This is exactly what CDR is.” Fatih

The relationship between profitability and ethical behavior, which is also encountered in the field of digital ethics, has also emerged in discussions around digital responsibility. The conversations on digital responsibility emphasize the importance of translating attitudes into actual behavior and action. As per the comments from the participants, ethics is defined as a decision-making process involving moral attitudes, while responsibility refers to how organizations take action to address these issues.

Data Security

Data security is mostly related to data privacy in the e-commerce sector. In the context of e-commerce, it is incumbent upon entities to ensure that individuals'

personal information is collected, used, and transferred in a manner that respects their autonomy (Boritz & No, 2011).

The term "big data" has gained significant traction in recent years and is often likened to the precious metal 'gold' due to its immense value. The value of big data lies in its ability to facilitate informed decision-making. For instance, it can enable the identification of target consumers for specific advertisements or aid in the identification of potential fraudsters. Businesses can make accurate predictions and informed decisions by leveraging big data, improving efficiency and profitability (Royakkers et al., 2018).

"Beyond just digital law or KVKK, what we call corporate responsibility can cause things that can even concern constitutional law. And this is now becoming the cause of other practices that can even prevent people from making decisions with their own self and will." Sena

"More valuable than oil today, data is now being equated with water, money and all other resources." Aras

Aras and Sena's perspective on the value of data aligns with the findings of Royakkers and colleagues' (2018) research. Among the topics discussed in this chapter is the important position of companies regarding data security and ethical considerations. Participants emphasize adherence to regulations and responsible handling of internal and external data. Ethical concerns regarding user consent for data collection through cookies and consents are raised and the need for transparent communication in such processes is underlined. While user consent aims to protect individuals, the complex content of texts and consents also poses challenges that require greater user awareness. The findings suggest that privacy and power dynamics in today's digital environment, where digital platforms meticulously monitor and analyze actions, must be sensitively addressed by public opinion experts.

"There is no difference even for internal employees, I am also a data for them. Data security is an issue that is given great importance here, and regulations already enforce this. Moreover, the company's reliability is evident in the sector, the company somehow uses all that information securely in its own systems, and of course, it is not shared with anyone." Ömer

Ensuring compliance with regulations and appropriately handling sensitive information are fundamental components of fostering trust within a company. By strictly adhering to industry standards and guidelines, a company can effectively

demonstrate its commitment to integrity, security, and ethical business practices. This not only ensures compliance with legal requirements but also reinforces the company's reputation as a trustworthy and dependable entity. It is imperative that companies maintain the highest standards of data protection and privacy to safeguard their clients' trust and confidence.

“Even with the consent of the user, we receive such data with those texts (cookies and approvals are mentioned) that I am not sure if they would still give consent if they knew how we use them. This is not very clear to me. Once those texts begin to be discussed, it seems necessary to talk ethically.”

The comment proffered by the participant is precise in addressing ethical quandaries related to data collection via cookies and approvals, as well as the ethical deployment of user consent.

“If people had KVKK, ETK permission, and whoever met the criteria in the audience, I was sending all the information I needed to send, but if I was sending push notifications, then I was only looking at KVKK. If the person has already turned off the notification permission in the application, the notification will not be sent. This is determined by the person himself/herself.” Metin

Permissions are often presented as a safeguard for consumers or users, but their return is not always entirely beneficial for individuals. This highlights the importance of user awareness and proper communication in promoting the adoption of data security measures.

“We are servants, okay? Servants are holy books on this platform but think of God as Google; he is the one who sees and watches everything. The tool you call Google Analytics is currently analyzing the world second by second.” Berk (By servant, he means “kul” in Turkish)

The metaphor of the participant is very close to Uber case. There were concerns about Uber's handling of privacy, both for their drivers and customers. It was reported that Uber used a real-time tracking system called 'God View' to monitor the location of both drivers and customers. This caused controversy and raised questions about the company's privacy policies (Rogers, 2015).

This interpretation underscores the pervasive surveillance and monitoring of individual actions by contemporary technological tools and applications, evoking the concept of Foucault's panopticon. Data is no longer just being used by governments for surveillance but also by companies who profit greatly from it. The amount of data

accessible to these entities is increasing constantly, which brings the panopticon concept to the forefront once again. However, this time it is via digital platforms.

The technological panopticon, enabled by the increasing ubiquity of digital devices and platforms, creates a sense of constant visibility and control as individuals' actions and interactions are recorded, analyzed, and often monetized (Manokha, 2018). This phenomenon has significant implications for privacy, autonomy, and power relations and requires scrutiny and critical reflection by scholars, policymakers, and the broader public alike.

Factors in Awareness of Corporate Digital Responsibility

To foster a culture of digital responsibility, organizations must consider a multitude of factors. These include the responsibilities of managers, employees, and stakeholders, as well as the significance of conducting both internal and external audits and fostering global collaborations. This research delves deeper into the effectiveness of mandatory training programs, as well as in-house training aimed at improving employee awareness. Additionally, this study explores the pivotal role of audits and global partnerships in maximizing awareness, and how these efforts can lead to a more responsible digital environment. By considering these factors and implementing appropriate measures, organizations can create a culture of digital responsibility that benefits everyone involved.

Employees

In response to changing corporate business models, organizations prioritize providing personalized and corporate training for their employees. Employee training has emerged as a critical workflow for HR departments, contributing to developing company culture, elevating productivity and profitability, and offering a range of multi-factorial benefits. To meet the demands of industry and remain competitive and relevant in the market, organizations equip their workforce with the necessary skills and knowledge. As such, employee training has become indispensable for companies seeking to maintain awareness for global issues and achieve long-term success. Establishing employee awareness about digital responsibility can be considered as the initial stage for companies to implement corporate digital responsibility (CDR). It also

positively impacts spreading the concept to different groups through the social multiplier effect.

“On the personnel side, which is the stakeholder of this work, there is the following picture: generally, the personnel think that all responsibility lies with the companies. In other words, they have not reached this awareness. Elements such as how I need to use this data are realized as they are supported by training. Without sanctions or training, the employee does not take that responsibility.” Yusuf

All systems, including artificial intelligence applications, are created by humans. Therefore, it is crucial to prioritize human training to ensure cybersecurity. Employees who understand the consequences of incorrect practices are more likely to be sensitive to security.

“In other words, the higher the circulation of people, the greater the lack of information at that point. No matter how much training we provide, we also conduct tests to see how much people understand it.” Metin

“We receive periodic training on how to use data in the company, where we are told what data security is and what to pay attention to.” Fatih

“There is training, KVKK training, and data security training. This mandatory training was very common in this previous bank subsidiary. When the company was audited, it was checked whether these trainings were completed or not, and fines were imposed.” Sinan

According to the research, companies tend to view training as a more crucial factor when the number of employees and turnover increase. The training programs offered under the framework of CDR usually cover mandatory topics, such as KVKK (Personal Data Protection Law). The frequency and evaluation of these trainings are affected by audits and potential sanctions. Training is provided when supervision and penal sanctions are in place. Conversely, training may not be offered if these measures are absent. It is essential to ensure adequate and appropriate measures are in place to facilitate proper training practices.

As seen from Ömer’s comment, “I am proud that 35% of our organization's technology team comprises female employees.” When equality and inclusivity are supported in the company, employees' commitment to the organization becomes higher. At a time when gender equality-oriented, inclusive, and multicultural work environments should

already be in place, being proud of the fact that less than 50% of the technology team is female raises another further discussion beyond the parameters of the CDR debate, as it is indicative of broader concerns that must be addressed for the betterment of their organization and the industry as a whole. Even if it can be criticized, compared to other interviewed e-commerce organizations, this technology firm is one step forward.

Global Partnership

According to Vo Thai and their colleague's research (2023), in order to promote responsible digital practices, organizations drive their CDR strategies by cultivating an international workforce, promoting mentorship programs, and fostering knowledge acquisition. By doing so, organizations can equip their employees with the necessary skill sets and expertise required to navigate the challenges of the digital age. A diverse workforce can bring fresh perspectives and innovative solutions to the table, while mentorship programs and knowledge acquisition can ensure that employees are equipped to handle the latest digital technologies and trends. It is only through a concerted effort to encourage and support professional development that organizations can remain competitive in today's rapidly evolving digital landscape (Vo Thai et al., 2023). The findings of this study about the global partnership theme are very similar to their results.

“We have bank customers; we even work with very big brands in Türkiye. We have very big banks globally, for example, the largest state bank in Vietnam works with us. These banks are much more sensitive about KVKK. We definitely make a confidentiality agreement first.” Yasir

The concept of CDR is increasingly gaining recognition amongst companies that engage in global partnerships and foreign collaborations. One of the primary factors that contribute to this trend is the expectation of GDPR compliance in the European Union and, as a result of this, urging local companies to adopt GDPR practices. Furthermore, the emphasis placed by multinational corporations on sustainability, social responsibility, and digital security demands that companies operating in Türkiye comply with these practices.

“On our side, the importance of sustainability has now been realized. Of course, foreign cooperation has a great impact there. I mean, after all, when you are listed on the international stock exchange, investors directly say, what have you done for sustainability, for your social responsibility?” Ömer

Sustainability-oriented demands from import and export partners drive companies to become more sensitive to sustainability issues. Although it may seem like a penalty, establishing sustainable workflows supported by relevant applications can positively impact this effect.

“We work with all big retail companies. It is essential to consider GDPR in Europe because Europe is sensitive about this issue. Türkiye is also sensitive, and the awareness of companies about KVKK is increasing. But it is not enough for companies to know only the KVKK. It is crucial to note that data processors need to be familiar with GDPR, and some of the relevant people whose data are processed are foreigners. Thus, if a European Union citizen takes a loan or purchases a house from your company, you must also comply with GDPR.” Sinan

“For example, I have been working for three years, many companies are more sensitive and conscious now than two years ago. If we were just a company located in Türkiye, shaping artificial intelligence could be a question mark, but working with Europe is a problem.”Yusuf

The regulation on data protection bears institutional significance, as it obliges companies to adopt and implement data protection practices, whilst ensuring the implementation of appropriate security measures for their data. This regulatory force is deemed necessary, given the growing concerns over the potential misuse, theft, or unauthorized access to sensitive data. By mandating compliance with data protection regulations, regulators aim to safeguard individual rights to privacy, protect against corporate data breaches, and promote responsible data management practices (La Torre, 2021).

The General Data Protection Regulation (GDPR) is a rigorous law that imposes stringent rules and implementation conditions. As such, e-commerce companies are required to update their internal practices to ensure compliance with this law, similar to how banks must do so. The gaps and deficiencies in the KVKK allow companies to operate freely, which results in a delay in ethical practices. However, ethical practices tend to increase for companies working abroad due to the need to adhere to the laws of the countries in which they operate. Therefore, it is imperative for e-commerce companies to prioritize the implementation of ethical practices to align with the standards set by the GDPR and other relevant laws.

Audit

Data privacy requires thorough knowledge on who bears the accountability for ensuring an organization's data are protected. The current scope of the audit is regulation-driven, and the audit process consists of the phases of planning, execution, concluding, and reporting on the audit. In order to access and use certain personal and sensitive data, auditors must uphold ethical principles that may exceed their legal obligations (La Torre, 2021).

“Telecom and banks are old sectors and there are direct institutions. BTK supervises telecom, and BDDK supervises banks. There are separate organizations for data supervision. In e-commerce, for example, the sector is not fully established, and institutions to supervise it are not established because this awareness is not fully established in the state. These companies say that I am not a bank, I am not a telecom, why should I sink so much in the eyes of the state? And they act more comfortably. As the size of the company shrinks, they do not care.” Ceren

“Banks are audited through the BRSA, so its procedures and bureaucratic things are clearer and precisely drawn. but the e-commerce side is not so clear. I feel like each company is on its own initiative.” Sena

“E-commerce is looking at this business in a more money-oriented way. Banks are motivated because they fear penalties, data theft, and international negative labeling. For example, automotive companies are also sensitive, they also have things that come with institutionalization and much longer bureaucratic processes. Airline companies are also sensitive because they are also opening up to the globe. Only those who do business in Türkiye are slightly sloppier regarding responsibility and sensitivity.” Fatih

As global collaborations and partnerships become more prevalent, companies increasingly know the need to comply with various data security laws. Consequently, they are subject to more audits internally, nationally, and internationally. While these audits may be perceived as mandatory sanctions, they can serve as valuable processes that strengthen awareness and preparedness.

“The number of teams auditing us is increasing, the number of questions addressed to us is increasing, and the membership of those teams is increasing. So, I say we are trying to implement and increase the standards - awareness is increasing.” Yusuf

It is imperative that companies adopt measures to ensure digital accountability, and conducting internal audits is a crucial step towards achieving this objective. Despite the reduced frequency of audits for e-commerce when compared to the banking sector, companies must take proactive action to perform internal audits with

mindfulness. Digitization must consider the regulated and standardized nature of audit activity (Manita et al., 2020). These audits can help identify and address areas of weakness, prevent fraudulent activities, and mitigate potential risks arising from using digital platforms. Furthermore, internal audits can help companies maintain compliance with regulatory requirements, safeguard customer data, and uphold their reputation as responsible corporate citizens (Bowie & Jawal, 2006). In conclusion, it is essential that companies prioritize the implementation of internal audits to promote digital responsibility and enhance their overall operations.

It is essential to consider both the organizational perspective and the interests of shareholders. Both in the banking sector and e-commerce, the customer profile includes not only consumers but also operators, small and medium-sized enterprises (SMEs), and entrepreneurs. By offering relevant incentives such as loans and promotions, awareness can be raised and promote the concept of CDR, which will help to establish a solid foundation.

“If the e-commerce company is large, it has established its processes, it also provides its audits within itself, but if the company is small in size, it is in processes that still need to be established.” Fatih

“Is there any information that can give any personal company a deficit, our company has already taught all of these promptly by auditing itself and leaving employees responsible for this. Since the internal audit is very strict, we already have the knowledge that a person should not leave the workplace in a situation that would reveal the confidentiality of the partner company or company information in any way when leaving the workplace.” Berk

In addition to the need to develop new auditing skills for using data and analytics, the impact of using Big Data extends the auditor's accountability, which requires increased moral judgments from the auditor. Auditors should be concerned about the risks of privacy breaches deriving not only from both external unauthorized access but also from accessing and using certain corporate and external data to perform audit activities, the latter being a task that needs to engage principles that go beyond legal prohibitions. Therefore, within data protection practice, while auditors are important gatekeepers of data protection activities, and they may be potential violators of privacy as well.

Company Size and Institutionalism

The link between Corporate Social Responsibility (CSR) and the value of a firm can be influenced by the size and age of the company. In particular, the relationship is negatively affected when smaller and/or younger companies are considered. Corporate responsibility initiatives may not be as effective for smaller and younger companies, due to their limited financial resources, lack of experience, and weaker reputation (D'Amato & Falivena, 2020). According to research conducted by McWilliams and Siegel in 2000, there is a positive correlation between a firm's social responsibility and its size measured by total assets, annual income, or number of employees. However, other research conducted by Orlitzky in 2001 suggests that there might not be any relationship between firm size and CSR. Additionally, it has been found that the age of a firm has a positive impact on its CSR practices (Lepoutre & Heene, 2006). One possible explanation for this could be that once a firm starts implementing CSR practices, stakeholder expectations are raised, and the firm is compelled to meet and reinforce them (Younis & Sundarakani, 2020).

To enhance the depth of our discussion, it's worth considering the concept of institutionalization as a separate code along with the size/measure of the organization, which was previously mentioned in the Audit section. Although institutionalization pertains to the formation within the organization rather than its size, the latter is related to factors such as profit rate, number of employees, among others. As an organization's operational network expands, the number of employees grows, and stakeholders diversify, resulting in an increase in responsibilities. In large-scale companies that have global partners or collaborations, fulfilling responsibilities is a well-established awareness. In contrast, small-scale organizations, particularly those that have just completed their structuring processes, focus on increasing their profit rates, establishing a reputation of trust and credibility among customers and stakeholders, and gaining a foothold in the market. This focus often leads them to neglect their social and digital responsibilities.

“Global and large-scale companies are more trusted. Of course, auditing etc. plays a role in this.”

“Some companies take this job very seriously; they should not be denied their rights. Big institutions such as Koç and Sabancı have serious awareness in this sense. They have established departments for this, they train their staff on this, etc. etc. But there is still a lot of deficiency.” Fatih

“The thing here is very relevant as its size increases. So, the sensitivity of a website with 100k users and 2000k users is different. Of course, the website with 100k users is not the focus because it is more growth-oriented, but the one with two million users is focused, of course, because in case of possible vulnerability, it will have different results. After all, reputation will be negatively affected.” Ömer

As new e-commerce companies emerge, they focus on growth and establishing themselves in the sector. A technology-based e-commerce company established in the early 2000s recently revealed that its corporate communication department is only three years old. This highlights the economic dimension of their engagement with external stakeholders rather than a communicative one.

“We are just now revealing the normal carbon emission of the company. I shouldn't say we are at the very beginning. Actually, it has come a long way, eight months. Soon, the report will be out.” Kenan

“The first company I worked for was not new anyway, so the rules of these systems, teams, etc. were a little more established. Where I work now is different, for example. It depends on the strategy of each company. This company is new, it is a 5-6-year-old company, the rules have not yet been established, so it is a little freer. But they have restricted access to data on an individual basis. They have set such a rule.” Ceren

“We use Microsoft, Amazon, Google's servers. We use their solutions. Therefore, we are throwing the security concern to global companies. We are not more worried. So, I don't think we are in a very risky situation. The sector and size of the company also affect it.” Yusuf

Just like individuals, organizations are subject to the subjective and variable nature of time. For example, a technology company that has been in operation for two decades may just begin to implement its corporate communication strategy, while a only five-year-old company has already taken steps to ensure data security and report its carbon footprint since its establishment. In these situations, prioritization is just as critical as time and size. It is evident that regardless of institutionalism or company size, a company's values and vision, legal awareness, global trends, and industry demands are essential.

It has been observed that small firms tend to possess certain organizational characteristics that are conducive to promoting the internal implementation of CSR-related practices in their core business functions. However, these same characteristics can pose constraints when it comes to external communication and reporting about

CSR (ElAfy&Weber, 2019). On the other hand, large firms tend to possess characteristics that enable them to effectively communicate and report on their CSR efforts to external stakeholders. However, such characteristics may also constrain their internal implementation of CSR-related practices (Baumann-Pauly et al., 2013). This research findings are in line with the current literature that firm size and firm age has impact on corporate digital responsibility.

Principle of Transparency

Transparency is a core principle that is heavily stressed in CDR literature. It emphasizes the importance of organizations being open and honest in their dealings with society, stakeholders, and employees. This is particularly critical in digital actions, where transparency plays a crucial role in digital responsibility. It involves processes such as data usage, processing, sharing with third parties, and shaping artificial intelligence principles based on transparency. Respondents from the e-commerce and banking sectors have both expressed their appreciation for transparency, which helps to safeguard the reputation of companies and foster trust-based relationships for the long term.

“My company has always been transparent. This is the reason why a relationship of trust has been established with people.” Ceren

“For example, TOGG has completely switched to online sales. Mercedes is trying to gain customer trust by guaranteeing transparency and a single price policy through online sales.” Fatih

Similar to the participants comments, The German Government recently published a position paper requesting more transparency from online platforms, such as Google and Facebook, regarding their algorithms, especially when filtering news or search results.

It is important to ensure that AI technologies have human oversight embedded in their operation. Even seemingly simple AI systems can be complex and difficult to understand and audit, which raises concerns about transparency. This lack of transparency may be unintentional or motivated by profit, and it is necessary to find ways to automate these processes responsibly without losing accountability. It is vital

to understand how to maintain responsibility for these systems and avoid ceding accountability to systems that cannot be held responsible.

“Since we are a company listed on the stock exchange, we do not have to make mistakes, and we are obliged to compensate for errors caused by the system. On that side, there is a loss of trust due to the long sequence. – Ceren

Managing negative discourse and situations is crucial, especially for companies listed on the stock exchange. The potential consequences on their market position are significant. Transparency is fundamental, but addressing system-related errors and taking responsibility for consequences is essential to maintaining a positive reputation. Despite organizations' efforts to be sensitive, lengthy processes may lead to a loss of trust. In the digital age, users expect speedy solutions at every process stage.

“We offer it to the consumer more honestly, as if we tell it to those who do not know. If the promotion is 35 TL, it is directly 35 TL. But usually, for instance, after the companies say this, you enter and see that you need to fill in 100 TL, or only in online payment, etc. Of course, this is a little more marketing part of the business, but our company also cares to be much more digitally understandable.” Kenan

“This is a process of transparency and openness. Otherwise, it is just something that is done to increase traffic. It is necessary to think about such things in the long term. Because the digital environment is now something that pushes people to look for too many alternatives, yes, it is possible to find alternatives but to provide quality service in the long term, it is necessary to take care to be transparent. Honesty policies come into play. The source of some slowdown in us is that we try to pay attention to this.” Yusuf

The participant's organization has opted for a unique strategy where they provide direct pricing without any hidden costs. This approach is aimed at promoting transparency and earning consumer trust, thereby setting them apart from other companies that may prioritize short-term traffic growth over long-term customer satisfaction.

In the modern world of technology, where consumers can readily access a plethora of options and knowledge, it is essential to be upfront about pricing and services. This not only fosters a dedicated clientele, but it also bolsters the brand's reputation. Customers value honesty, and companies that prioritize transparency often enjoy a competitive advantage. The emphasis on "integrity policies" and

acknowledgement of potential delays resulting from prioritizing transparency demonstrates the company's deliberate decision to prioritize ethics over quick profits. This dedication to ethical business practices can cultivate stronger customer connections and contribute to long-term viability.

Is the KVKK transparent?

During interviews exploring the development of the CDR concept in Türkiye, the transparency of the KVKK and its governing board was identified as a crucial issue. Some critics expressed concerns about the board's lack of transparency regarding penalties and sanctions and incomplete and arbitrary information sharing. For instance, when Sena claims, “With so many companies claiming transparency, it's only fair to question the authority regulating them.”, she means the regulating authority should be questioned first. This questioning also undermines trust in authority. As Cerasaro (2017) emphasized, “Accountability is a material consequence of the concept of trust”(p.17). If the statutory bodies are not transparent or accountable then it is difficult to expect from companies behaving ethically.

“The board needs to be more secure and transparent. For example, board decisions are supposed to be transparent, but they are published at their own discretion. Or it publishes as much as it wants. For example, many places are covered with black. Even you, as the interlocutor, cannot read the details.”
Ceren

“For example, there is no provision regarding how the organization's investigation procedure for protecting personal data will be carried out. How is the board investigation carried out? A system that lacks legal independence.” Sinan

The KVKK, as an institution, plays a pivotal role in guiding other establishments, but its lack of transparency results in significant gaps in the functioning of these entities. Furthermore, the absence of standardization in its implementation erodes trust in the law and reduces the effectiveness of sanctions. There is a need to establish a framework that ensures transparency in the decision-making process and clear and consistent guidelines for implementing the KVKK regulations. This will help build trust in the law and lead to better compliance with the regulations.

Service Provider

“Companies don't employ software developers unless they are very big. For example, you work with an interface provider on the website. Providing technical expenses may not be possible for every company.” Metin

In the e-commerce industry, certain organizations lack the necessary resources to establish their own technology infrastructure and department, or to hire sufficient personnel. As such, they often rely on service provider companies for support and delegate their digital responsibilities to them. Conversely, larger enterprises, such as banks, generally possess the required technical infrastructure and staffing to create subsidiary entities. Nonetheless, there exists a disparity in the level of awareness concerning digital security and responsibility between institutions working with service providers and those operating with subsidiaries, resulting in certain employees being disconnected from these concepts outside of specific departments.

“I think some areas are still terrifying. There are many vulnerabilities in parts that can be exploited. There may be many actions that will manipulatively affect our will without our consent. For example, we encounter this a lot with content service providers. It always puts you in the same spiral.” Yasir

“As a service provider, we ensure that the customer complies with these laws and regulations. Ultimately, it is up to the customer to decide whether to do it or not. We make relevant decisions based on the customer's needs – budget is also essential, of course. If there is insufficient budget, we try to do this with various alternative solutions, even if it will not fully cover it.” Ümit

“Apart from the minimum limit set by the KVKK, additional policy clauses are added in companies such as banks, we are a very typical e-commerce company.” Aras

Businesses must allocate a substantial number of resources to adhere to regulatory standards. It is imperative for them to observe tangible advantages both in terms of finances and social impact, such as the positive outcomes from the adoption of CSR initiatives. Promoting compliance with CDR regulations can be accomplished through the provision of incentives for privacy and security protection, as well as by promoting digital responsibility awareness. Regrettably, several establishments prioritize finding the most economical and uncomplicated answers to these predicaments.

Cultural Adaptation

In order to fully utilize Big Data, it is necessary to make changes in the existing procedures, processes, and organizational culture. This transformation also involves developing new skills, capabilities, and human behaviors. The key to establishing and preserving trust is to cultivate a modern business and organizational culture that prioritizes responsible data technology and consumer data governance (CDG) (Sarker et al., 2018). It is not limited to Big Data usage only but requires a wider governance structure and dynamics that can safeguard data and business from the dangers of cyber threats and data breaches (La Torre et. al., 2021).

“Privacy is a right, not a privilege. But organizations and leadership often struggle when it comes to adapting their culture toward digital trust and stewardship.”(Abraham, et al., 2019, p.1). Cultural adaptation is a crucial concept in the global business landscape, as companies must adapt to cultural nuances to stay competitive. This challenge is particularly evident in merger and acquisition scenarios, where the integration of different cultures can lead to significant disruptions for the local company. When global partners attempt to enforce their systems without considering local cultural factors, it can create a major threat to the stability of the local company. Adaptation to the changing system can negatively affect the trust of the shareholders.

“For 22 years, we have taught people about a sector they have never known. Therefore, we do not give up hope, so to speak, that this cannot be taught, but of course it will take time.” Ceren

As previously stated, implementing changes in an organization necessitates well-considered change management strategies and a significant amount of time. To achieve success in the adaptation process, companies must proficiently manage all their available resources and allocate sufficient time for their users. This entails the development of comprehensive plans that account for all aspects of the change management process, including the identification of potential issues, the establishment of appropriate controls, and the continuous monitoring of progress. By doing so, companies can ensure that their adaptation efforts are effective, efficient, and sustainable.

“The logic is completely shaped by culture and locality. We have been sending e-invoices for a long time, there is a segment that prints and collects them.” Ümit

“There is an unethical situation in Türkiye now: the misuse of promos by various proud teams. For example, chain companies can go to a hazardous level when someone outside the organization follows the turnover. These need to be protected. While global attach great importance to this, we are trying to express the difficulty of its applicability in Türkiye.”Ceren

“It means that both the site infrastructure changes and many metrics and tools the employees use also change. This is a chaos for us since May. Why? Because we have promotions that we apply to our culture.” Kenan

“GDPR adaptation is already related to these ethical rules. They do not care about the legal side anyway, because there are serious legal problems. There is such a situation in the law, the GDPR has been translated directly without localizing it in any way. This had to be localized by KVKK.” Yasir

The process of adapting to changing circumstances necessitates that both policymakers and institutions assume responsibility. The localization of data protection laws, particularly the General Data Protection Regulation (GDPR), which considers cultural differences, is a recommended approach. Literal translations of laws such as the California Consumer Privacy Act (CCPA) from USA or the GDPR from Europe are not sufficient. The implementation of localized data protection laws will facilitate the adaptation of both society and institutions to the processes and sanctions of implementation.

“For example, as soon as location identification was introduced, we removed the detail under open address recognition. Of course, this was again a big problem for customers depending on the geography of Türkiye, but we removed it” Yusuf

When global partner organizations make changes to their operations that do not align with the cultural practices of local communities, delays can often occur. It's crucial to balance the need for swift adaptation of business actions with an understanding of the cultural adaptation processes and the readiness of the users. To ensure successful implementation, practitioners should prepare thoroughly by taking these factors into account.

The implementation of Corporate Digital Responsibility (CDR) policies across international supply chains poses several issues. As Wynn and Jones (2023) discuss

their research, despite large companies such as Walmart and Deutsche Telekom's ability to establish corporate policies on CDR, the interpretation of such policies may vary in different countries. This divergence in interpretation may reflect not only the lack of clarity regarding the precise meaning of CDR but also the influence of cultural and political contexts, as well as the differing regulatory environments within those jurisdictions in which international companies operate. These challenges suggest the need for further research, as well as the development of clearer guidelines, to ensure the effective implementation of CDR policies in diverse settings.

Needs

Given the COVID-19 pandemic and the need for social distancing, many businesses reconsidered their physical operations and shifting towards e-business. This approach allows companies to conduct business beyond traditional boundaries and enables them to do so in a cost-effective and efficient manner. As such, e-business has emerged as a major driver for organizations seeking to expand their operations while minimizing costs (Eltweri et al., 2020).

“By the way, we have just been established as the sustainability and social responsibility team. Therefore, the growth of the company and e-commerce created such needs that we were positioned under corporate communication as a team of three people.” Ömer

“In other words, compared to the past, I think there is a very serious increase in awareness in companies. As we move on to implementation, the budgets, needs and demands that we have mentioned affect the implementation.” Metin

Having discussed the factors affecting the formation of awareness and consciousness in a comprehensive manner, it would be meaningful to discuss the increase in applications under this theme with increasing needs and demands. The company in question has established a notable presence in its sector over the course of many years, and has successfully attained listings on the stock exchange, with a proven track record of high levels of customer satisfaction and profitability. Regrettably, however, the organization has been remiss in taking proactive measures towards sustainability and social responsibility. Notably, while the technology department boasts a workforce of at least twenty individuals, the responsibility and sustainability department are comprised of a mere three employees, indicative of the lack of priority placed on this facet of the business. The company's primary focus is profit-oriented,

which has led to a belated acknowledgement of the necessity for a dedicated corporate communication and sustainability department, as well as a delayed implementation of the necessary cultural frameworks.

“In the last two companies I worked for, it is a sector that has grown so much with customers being a little more digital. People will use smartphones and the internet, they will enter the application, it is a sector that progresses from those who will use the system.” Ceren

It is crucial to recognize that needs can stem from diverse origins, such as global collaborations, mergers, acquisitions, client anticipations, and user requests. Companies must assess industrial and customer-based demands to address these evolving needs adequately. This approach enables them to implement essential measures and remain ahead of the competition.

“A legal team has been established in people and culture. These are slowly being established. 10 years old company, of course, we are growing more and more, we are almost in 28 countries. Three years ago, the understanding of digital ethics and digital responsibility differed greatly from the current one.” Yasir

“The sector I work in is directly caused by a need created by digitalization. A concept that did not exist five years ago has become a sector today due to digital transformation.” Metin

The two prior comments from Yasir and Metin draw attention to the emergence of new sectors, job opportunities, and internal developments arising from specific needs. While the banking sector itself was also born out of a need, it is important to note that the current developmental trajectory of e-commerce sector is significantly different from that of other emerging sectors. What the comments seem to suggest is that the emergence of new sectors and job opportunities is being driven by specific needs, such as changes in technology, consumer behavior, and environmental concerns. For example, the rise of the e-commerce sector is a response to changes in consumer behavior, while the development of green energy is a response to environmental concerns.

As the interview period took place after the pandemic, it coincided with a time when online transactions gained significant momentum. The widespread adoption of technology has caused a shift in the way organizations conduct their business. This acceleration has created new requirements and led to the diversification of departments

in organizations and the intensification of work processes. The participant's mention of a three-year period corresponds to the pandemic and its aftermath.

Rapid Change

Various factors, such as rapid change, swift developments in the system, and increasing competition, have come to the forefront as crucial elements that impact the realization of business models. It is imperative for businesses to remain cognizant of these factors, as they can significantly influence the success of their respective models. Rapid changes in technology, for instance, can completely transform the mode of operation and customer interactions of businesses. Additionally, the escalation of competition necessitates quick adaptability to stay ahead. Though the business environment can be challenging, employing the right strategy can help businesses thrive despite these challenges. Organizations face a major challenge in becoming Big Data-enabled. The main obstacle is to change their internal organizational practices and processes. In order to capitalize on the benefits of digital transformation, organizations must align their internal structures, procedures, and skills with the technological advances of digital tools (Baumgarten, et.al, 2013).

“There is a very different profile inside, but the main issue here is speed. I mean, we need to make decisions very quickly about x issue and implement it very quickly. We also want to think longer term and make longer-term plans, but the sector is so fast. When the competitor makes an attack, you need to do the same, and you need to share something first, etc. There is a strange competition” - Sinan

“EFT transactions used to take about 10 seconds in banks, now it takes three seconds, because of the crypto fear, banks have to keep up with that speed. The physical is also trying to catch up with the speed of the digital.” Aras

Aras emphasizes the effects of rapid change by “This data protection law is a very fast developing field. You find it very difficult to follow it.” comment. The rapid pace of growth and change is invariably influenced by a multitude of factors, including but not limited to the user's perception of the company. One such crucial factor is the frequent updates to laws and regulations, which necessitate the company's adaptation to the speed with all its structures. As such, it is imperative for businesses to remain cognizant of the evolving legal landscape and ensure that their operations remain compliant with the latest regulations. Failing to adapt to the dynamic legal environment can lead to

significant financial and reputational repercussions, thereby underscoring the importance of timely compliance.

“There is no fixed growth rate in the company. We are both developing the product, expanding the operation and hiring. While the operation continues to grow, we cannot prioritize other things.” Kenan

As the interviews reveal, organizations are becoming corporatized based on priorities without shaping their structures and systems. As priorities are focused on making profits, hiring and managing operational processes, there is no time to be sensitive to 'extra' issues such as digital responsibility.

“Türkiye's agenda alone is in a state of rapid change, so there is a big difference between morning and evening.” Fatih

The expeditiousness of decision-making, while often regarded as a positive attribute, can prove to be a risky proposition, both in terms of executing long-term plans and in making snap decisions. Such impulsive decisions, driven by time constraints, can lead to outcomes that do not align with the overall corporate strategy of an organization. It is, therefore, imperative to exercise caution and deliberate thought when faced with time-sensitive decisions and to prioritize the alignment of such decisions with the broader objectives of the company.

“With the pandemic, data has entered more into our lives, user and consumer behaviors have also changed as e-commerce has developed very quickly, and people have been forced to be skeptical because this change is so fast. At this point, it seems to me that people feel the need for greater awareness.” Sena

Rapid change has caused consumer behavior to change along with new business lines and business processes. Although the consumers tried to keep up with the system, they could not put the trust problem in the background. At this point, corporate digital responsibility will be able to emerge by building the trust process and meeting the user's need for awareness. Similar to Brunetti and colleagues”(2020) research, this study also shows that aiming for long-term quality also slows down the integration of processes.

Inclusiveness

“Even when there is no intention for discrimination, machine learning systems for which success is strictly measured in terms of efficiency and profit may achieve these at the expense of a company’s responsibility to respect human rights.” (World Economic Forum (WEF), 2018, p.47).

In accordance with the World Economic Forum of 2018, it is imperative that AI and machine-learning systems are developed with human-centered approaches. This necessitates an awareness of the bias and discrimination challenges that may arise in the process by IT employees, managers, and law departments. To ensure that these systems are designed in a manner that is equitable and just, it is essential that the stakeholders take into account the ethical implications of AI technology. Failure to do so may lead to unanticipated consequences, including the perpetuation of social inequalities. Therefore, it is incumbent upon all stakeholders involved to remain vigilant in their efforts to foster a just and equitable society through the responsible development of AI and machine-learning systems.

“These kinds of features are usually things that will be in the 2nd or 3rd plan. They usually develop and make apps available for normal standard people.” Ömer

“The app is suitable and useful for the visually impaired, but since the consumer group is young, improvements are made for them. The age range that actively uses our system is between the ages of 20 and 30. In the age range of 30 that use it very actively. The group above a certain age is again the excluded group.” Ceren

According to feedback from participants, e-commerce applications are primarily utilized by a specific age range. Features such as font size, color schemes and application layout are designed with these common users in mind. Consequently, minority groups such as elderly individuals and those with disabilities may encounter challenges accessing and utilizing these applications.

“What can be done in the future, and what can be planned for improvement? I am not very well versed, but if something is to be done for the people served, it is possible to say that progress is being made by looking at their preferences.”Sinan

“We started something on the accessibility side. In other words, we have a goal for next year that all individuals can reach. Therefore, we have started working for the visually impaired and hearing

impaired, and we have formed a working team. We are working more on the digital accessibility side. Short, long, and medium-term goals have also been set, and the team is working technically.” Fatih

“There is a certain population over 45 who don't know much about this issue. For example, maybe raising their awareness can be an important activity, but over time. At this point, I am waiting for a process in which people, together with civil society, will pressure decision-makers and companies and turn them in their favor. We can create a transformation together.” Yusuf

Digitization affects important public values, though they are not explicitly named in treaties but can be seen as part of fundamental and human rights, such as autonomy, equal power relationships, and inclusiveness in technology. The data presented shed light on three significant and interrelated matters. Foremost, user preferences, feedback, and comments are pivotal in shaping the inclusion process within organizations. Additionally, while organizations are taking strides towards inclusivity, they often concentrate on a select few issues and do not address the needs of all disadvantaged groups. Lastly, to promote inclusion and curb discrimination, a collaborative effort is necessary. NGOs, institutions, and society must join forces to develop technological tools and practices that adhere to human rights principles. The primary objective that lies ahead of us is to ensure the safeguarding of public values that are widely recognized in our new digital society's daily operations. If government bodies, industries, members of civil society, and the general public do not take action promptly, there is a possibility that while we try to adapt to the new digital world, the frameworks put in place to protect public values may become irrelevant over time (Royakkers et al., 2018).

Corporate Communication

In his research on CDR communication, Tonn (2020) draws attention to key points for companies. Tonn (2020) states that during transformation processes, organizations do not become simpler. Rather, effective communication is key to providing strategic direction and orientation to those involved in the organization. To ensure successful communication during CDR communication processes, those in positions of responsibility should be mindful of the cultural and normative dimensions of communication. As CDR communication is a relatively new field, an interdisciplinary approach is necessary to approach it proactively. Additionally, the organizational structural position must also be considered.

One of the primary responsibilities of organizational management is to design effective communication strategies. This plays a crucial role in shaping the direction and purpose of the organization. Effective communication is particularly important in times of change, as it helps facilitate smooth transitions and positive outcomes. Literature (Leso, et al., 2023; Tonn, 2020) support the importance of corporate digital responsibility communication with basic points: CDR communication provides valuable information about the classification of internal and external issues that an organization faces, such as digitalization. Its purpose is to assist employees in becoming more knowledgeable and confident when discussing and addressing digital concerns. This is an essential prerequisite for the members of an organization to take responsibility and ownership of digital issues. CDR communication enables individuals to stay informed and adapt to the rapidly changing digital landscape, both internally through corporate social media, blogs, digital tools, and information channels, and externally through various media outlets. By keeping up with these changes, organizations can better position themselves and make constructive assumptions regarding their digital strategy.

Social Media

Social media posts analysis will be discussed as a separate topic. However, in this section, comments on the use of social media will be discussed under the theme of corporate communication. Social media has become a ubiquitous platform for individuals and organizations alike to share information, engage with consumers and stakeholders, and receive feedback. In addition, social media has altered the competitive landscape for organizations. Unlike traditional marketing communication, social media communication can be swiftly and easily adjusted in response to situational factors such as changes in industry competitiveness (Golmohammadi et al., 2022). Effective use of social media requires organizations to be agile, responsive, and adaptable to changing market conditions. By leveraging the power of social media, organizations can engage with their consumers on a more personal level, build brand loyalty and awareness, and gain a competitive advantage (Zhang et. Al., 2023).

“I think the spread of social media has supported digital transformation a lot. As people participated in popularity, their consciousness on that side also increased. In fact, many companies that we compete with in terms of what and how to do have already accelerated the process.” Yusuf

Competing on social media not only benefits companies, but also helps to increase users' awareness. Despite the potential unreliability of information on social media, it provides users with quick and current information, making their work easier.

“I think we are not taking full advantage because I personally would like my company to get out of this good boy stance a little more and actually turn towards something that uses more spoiled media elements. Because the agenda changes so much, in fact, so many resources that can be used suddenly appear.” Kenan

“In that turmoil, it is necessary to share the right things at that speed. When the channel is a digital channel, that is, it has to be error-free because once you share something, you throw it into the water at that moment, it falls into the sea. It is actually very risky, that is, it is a business that requires making the right decision and using the strategic decision-making mechanism very accurately” Ömer

“Again, before this transition, we check every month how much money has been collected and how much has been transferred to leukemia. There we usually have link accounts active in this regard.” Fatih

The employment of social media platforms can significantly increase the visibility of companies. As evidenced by employee feedback, there is a consensus that companies should make greater use of social media (Aula, 2010). However, effective management of these tools necessitates a comprehensive understanding of current trends and the ability to mitigate the possibility of errors. Achieving this objective requires a level of knowledge and experience beyond what may be initially anticipated.

Digitalization of corporate social responsibility

Organizations that implement digital strategies and internet technologies are more likely to maintain business operations during times of crisis. The use of digital technologies and their applications has significantly transformed business operations and the global economy (Obrenovic et al., 2020). During times of crisis such as the current pandemic, organizations should uphold their internal CSR practices. The digitalization strategy can impact the relationship between these practices and affective commitment (Low & Bu, 2022).

De Giovanni (2021) introduced the idea of "responsible digitalization," which refers to a firm's ability to achieve its Corporate Social Responsibility (CSR)

objectives by embracing digital technologies. This means that companies should not view digital technologies solely as vehicles for enhancing economic performance, but they should also consider these technologies' environmental and social impacts. It is important for firms to evaluate the implications of digital technologies for both environmental sustainability and social well-being, in addition to their economic benefits. The participants did not discern the difference between corporate digital responsibility and the realization of corporate social responsibility through digital means. This shows that time is needed for the development of the CDR concept and its processes to become widespread.

The development of corporate social responsibility projects has become widespread in recent years. Factors such as competition, tightening of sanctions, and the necessity of relevant practices in global collaborations have effectively accelerated this process. The rapidly developing digital applications after the pandemic have also led to the transfer of CSR projects to digital tools. It was also seen in the interviews that the projects were shaped not as CDR but as examples of utilizing digital in CSR. It can also be considered as a good situation that trying to establish the technical infrastructure is not seen as sustainability and CSR or CDR. Establishing the infrastructure on solid ground as a technical situation contributes to the realization of responsibility.

“We gave training on robotic coding and artificial intelligence. Lastly, 500 students in four different provinces were mixed with boys and girls. This started especially on girls' day, but then we said let's continue. We intend to continue it next year.” Yasir

“We are a company that takes a lot of initiative, especially in CSR. We support our employees' social responsibility projects, and every year, the company allocates 1% of its annual profit to an academy where students are offered programs such as coding and personal development.” Ceren

Initiatives towards promoting inclusion and diversity in technology and STEM (Science, Technology, Engineering and Mathematics) play a significant role. Such initiatives challenge traditional gender stereotypes and encourage a more diverse participation in technology-related fields. The statement that emphasizes the importance of continuous learning and skills development in a rapidly evolving technology environment is that 'There is no such thing as a technology company without technology training.’ Aras. Companies that invest in the training and development of their

workforce not only contribute to their own success but also to the overall advancement of the technology sector.

“We integrated digital into the tipping system. If you want to add a tip to your order, you can do so through the app.” Ceren supports the statement that changes in an organization's environment can transform current CSR practices and create a new quality of corporate social responsibility (Mazur-Wierzbicka, 2021).

Organizations can achieve responsible digitalization by adopting a range of digital technologies such as Artificial Intelligent Systems, IoT, Intelligent Transport System, and Big Data. For example, Ömer commented on their social responsibility projects in which they used “digital donation campaigns.” The relationship between digital technologies and corporate social responsibility (CSR) is linear, with economic performance being more important than environmental attitudes and social interactions. However, non-linear models show that there is no significant relationship between these factors. To improve the linear relationship between digital technologies and CSR, firms can implement green process innovations, use energy-efficient solutions, and opt for green packaging and recycling materials. These measures help to enhance the levels of responsible digitalization. On the other hand, circular economy and safety risk procedures do not necessarily lead to higher responsible digitalization, but they can be effective in achieving other goals (Cardinali & De Giovanni, 2022).

It is common for participants to encounter difficulty distinguishing between the digitalization of Corporate Social Responsibility (CSR) and Corporate Digital Responsibility (CDR) due to the lack of clear boundaries in the literature. The intricate relationship between these concepts often results in a blurred line, making it challenging to discern between the two. It is noteworthy that the literature on this topic is yet to provide a clear-cut distinction that can unequivocally differentiate between the two (Van der Merwe & Al Achkar, 2022).

Sustainability

Aiming to engage the diverse stakeholder groups towards identified goals can be achieved by reshaping governmental and ministerial roles, adjusting industry standards and regulations, setting broader accounting and reporting mechanisms of

transnational organizations, changing daily habits of local civil societies, and endorsing the sustainability- specific transformation of private sector technologies as well as scientific innovations (Stafford-Smith et al., 2017).

Digitalization has a significant impact on sustainability. It involves meeting the current generation's needs while preserving the opportunity for future generations to meet them. The integration of sustainability into a company's culture has become crucial in measuring its overall success. Digitalization has played a key role in enabling successful transformations towards sustainability. It has created new conditions and management approaches to sustainable business activity, along with new challenges (Knaut, 2017).

Corporate communication encompasses both Corporate Social Responsibility (CSR) and sustainability. In this regard, CDR, as a responsible corporate citizen, is committed to operating in line with a sustainable business model. This approach allows the company to generate value while ensuring that it fulfills its social and environmental obligations. Through this strategy, CDR aims to promote sustainable development and contribute to the well-being of all its stakeholders.

“As the business grows, the need to announce it and the need to communicate it naturally increases. Therefore, such a need arose specifically for the organization, as the company grew and touched other areas.”Metin said that an economic opportunity is the starting point for co-creating CSR value. Sustainable business model innovation can be achieved by transforming these models into legitimate practices within a circular economy (Ağlargöz & Ağlargöz, 2023, p. 164).

“Of course, corporate communication is not established due to the increase in the number of employees, but the business has grown so much that it has just become a business that extends everywhere, has arms and legs, is bigger and needs to touch many areas. Therefore, both in the field of sustainability and social responsibility, the business has reached a point where these cannot be ignored anymore, and the importance of corporate communication has also increased. I think the pandemic actually revealed once again to the bosses or senior management how important communication and communicators are. For example, there was always a corporate communication unit in our organization, but it was not 13 people.” Ömer

It is imperative to note that corporate communication departments have evolved from being mere consequences of an increased workforce to being essential

components of businesses that seek to expand their reach and influence. A comprehensive communication approach that encompasses various fields and interacts with a wider audience is required to facilitate this expansion. The pandemic has elucidated the crucial role of effective communication in times of crisis. It has reminded leaders and managers of the significance of communication and the professionals responsible for it. As businesses grow, the need to communicate and share developments becomes inevitable. It follows that communication is not merely a by-product of growth, but an integral element of running a thriving business. The communications team plays an indispensable role in conveying the company's narrative to various stakeholders.

“Of course, we are still at the beginning of the road, so we are actually taking baby steps in this field. The sustainability team has just been established; our sustainability report will be published in February. We are still trying to deal with the basic aspects of sustainability, the basic conditions before we can switch to digital, that is actually our first goal.” Yusuf

Establishing sustainability teams and publishing sustainability reports signify a forward-thinking approach towards addressing these issues, demonstrating an awareness of the challenges present. Regardless of digital responsibility, in a world where businesses face mounting pressure to operate with heightened social and environmental consciousness, prioritizing sustainability is paramount.

It is evident that sustainability is no longer a peripheral concern but rather a critical aspect that businesses must take into account. Creating specialized teams dedicated to this cause demonstrates a commitment to addressing sustainability issues proactively rather than reactively and working towards a sustainable future. Similarly, the release of sustainability reports provides transparency and accountability, further demonstrating the commitment of businesses to address sustainability issues. Given the increasing importance placed on sustainability, businesses must be proactive in their approach towards sustainability issues. By prioritizing sustainability and establishing dedicated teams and reporting mechanisms, businesses can demonstrate their commitment to social and environmental responsibility, while also mitigating potential risks.

“We try to optimize the systems, but we do this not with sustainability awareness, but to use the system efficiently. While trying to make the system faster and less risky, we also affect energy consumption. We do this more for product improvement.” Sinan

“We lead our sector by participating in international platforms with our sustainability efforts and strengthening our reputation among global investors.” Yasir

The discussion surrounding optimizing systems for sustainability highlights a dual goal, namely, achieving efficiency and risk reduction while also impacting energy consumption and promoting sustainability. This approach reflects a pragmatic perspective, which emphasizes the ethical considerations, but also the practical benefits of sustainable practices. It is worth noting that system optimization is frequently driven by product improvement, rather than a specific focus on sustainability. This realization underscores a dual benefit whereby environmentally responsible practices can be integrated into broader business objectives, such as enhancing product quality and operational efficiency. Thus, sustainability efforts can be compatible with overall business strategies and serve as drivers of positive change.

Recognizing the potential benefits of sustainable practices for business operations is a crucial step toward establishing more responsible and sustainable practices. By promoting sustainability as a viable and feasible option, businesses can pursue ethical considerations while simultaneously improving their product offerings and operational efficiency.

The data offer valuable insights into how businesses are adapting to the ever-changing landscape of corporate communications, placing emphasis on the importance of sustainability and effective communication during times of growth and crisis. Companies are taking deliberate steps to integrate sustainable practices into their operations, acknowledging the multifaceted nature of the challenges and opportunities inherent in this process. It is clear that businesses recognize the necessity of incorporating sustainability into their operations in order to remain relevant and competitive in the current business environment.

NGO Cooperation

The effective configuration of departments during the initiation phase is a crucial determinant that influences the establishment and progression of business models. The strategic structuring of departments can significantly impact the success or failure of an organization, and it is, therefore, imperative to design an optimal departmental structure that aligns with the objectives of the business. Establishing a coherent and well-organized departmental framework can facilitate the efficient allocation of resources, promote inter-departmental communication and collaboration, and enhance the organization's overall productivity.

As businesses continue to innovate with digital technologies, it is important for them to also prioritize responsible digital practices. This can be achieved through collaboration with the government and civil society, where businesses are encouraged to engage in responsible digital innovation voluntarily. The concept of CDR can serve as a framework for responsible digital innovation. To build a 'CDR ecosystem' that would allow businesses to experiment with and learn about responsible digital practices, NGO cooperation should be a goal for the organizations. To support this goal, they engaged in relational and institutional work practices, such as building personal relationships and engaging in cross-sectoral knowledge exchange in an open-minded and dialogic manner. Their willingness to cooperate and engage in cross-field interactions will be helpful in promoting responsible digital practices (Trittin-Ulbrich & Böckel, 2022).

“We have a platform called “All from the Heart”, where we provide them with the opportunity to sell products from women's co-operatives, and we are currently working on improving it to see how we can do it even better. Apart from that, since there was no such unit before us, no non-governmental organization has been contacted in any way until today.” Ömer

The full and effective collaboration between non-governmental organizations (NGOs) and companies is largely dependent on the existence of a corporate communication department. This department, which is often referred to as the corporate responsibility and sustainability department, plays an integral role in ensuring that corporate communication is conducted in a manner that is consistent with the values and goals of the organization. When this department is absent, the

collaboration between NGOs and companies is incomplete, and the success of the partnership is jeopardized.

“Since our company is in the technology sector, it chooses responsibility [related actions] in this direction. Previously, there were technology courses at universities and software and application development courses for young children. There were trainings and courses on software and algorithms. Most of them were digital and technology related, but we also provide staff and volunteer support to NGOs that provide services outside of digitalization.” Ümit

Collaboration between NGOs in the context of digital responsibility in the e-commerce sector primarily emphasizes the development of technical competencies, particularly those related to software and algorithms. This priority is driven by the recognition that digital responsibility in e-commerce requires a deep understanding of the technical aspects of the sector. The focus on technical skills underscores the need for NGOs to keep pace with the rapid technological advancements in the industry. By fostering partnerships that prioritize technical expertise, NGOs can ensure that they are equipped to address emerging digital responsibility challenges in the e-commerce sector.

“When there is a project, we first consider who we can take with us. They should not see us only as editors because we are the ones who produce the project most of the time. Apart from that, sometimes we can sponsor the project they produce, or we say let's walk together. But our sine qua non is non-governmental organizations, which are like a Lego piece for us.” Sinan

Companies are increasingly taking a proactive approach towards project cooperation, becoming active producers in projects. The use of the phrase "sine qua non" highlights the importance of NGOs as essential and indispensable collaborators. This emphasizes the strategic focus on partnerships with organizations that share similar values and goals. The analogy of NGOs being like a "Lego piece" emphasizes the idea that companies are complemented by collaboration with external stakeholders and that the social impact of their work can be more easily spread across the whole.

KVKK

Business ethics insights may generate positive knowledge spillovers for digital ethics. Debates on ethical and social responsibilities have been adopted as regulations for organizations in national and transnational contexts, either voluntarily or

mandatorily (Schultz & Seele, 2023). Despite the European Commission's attempts to improve the credibility of AI through several initiatives, there still exists a gap in the legal framework regarding responsibility and transparency obligations. However, some companies have taken a step forward to meet stakeholders' expectations by voluntarily disclosing such information (Bednarova & Serpeninova, 2023).

This data in this section revealed the ongoing efforts and challenges facing Türkiye in implementing personal data protection measures, specifically with compliance with the Personal Data Protection Law (KVKK) and alignment with global standards. The necessity of acknowledging areas for improvement and prioritizing transparency and accountability has become increasingly apparent.

Interviewees underscored the potential for improvement through proactive interaction with legal departments, consideration of contracts on e-government platforms, and a commitment to responsibly addressing these challenges in compliance with data protection laws. Additionally, there were concerns regarding the lack of standardization of expertise in the field, limited awareness, and lack of clarity and transparency in administrative procedures and decision-making processes. Clearer regulations, standardized practices, and increased awareness are required to effectuate more effective data protection across businesses.

“At this point, we have a law from 2016 to 2022. In our human rights action plan, for example, one of the main justifications was to ensure the KVKK's harmonization, which has still not been done. For example, when we look at some of the guidelines published by the board, the board uses a concept according to the GDPR. But that concept does not exist in our law, for example. Therefore, such absurd situations arise in practice. And as I said, we are far from achieving safe country status for now.” Kenan

As discussed within the section regarding cultural adaptation, the challenges involved in the adaptation process of international standards, specifically the General Data Protection Regulation (GDPR), were emphasized in the context of the Personal Data Protection Law (KVKK). The absence of certain concepts present in the GDPR within Turkish law has resulted in practical challenges and may lead to inconsistencies in implementation. This situation underscores the criticality of harmonizing national regulations with international standards to avoid operational difficulties and ensure compliance.

“What is included in the KVKK requirements; reviewing system and technology infrastructures, writing clarification texts on cyber security, training personnel, providing KVKK awareness trainings, and actually completing 360° tasks related to all these processes.” Fatih

The Personal Data Protection Law (KVKK) is a complex framework encompassing a multifaceted approach, including assessing the technology infrastructure, cybersecurity measures, staff training, and overall processes. Regrettably, the current opinion is that Türkiye falls short in terms of implementation, highlighting several challenges and weaknesses, particularly with respect to audits. Nonetheless, the recognition of these shortcomings signals a heightened awareness of the critical need for ongoing improvements in data protection practices.

“The right to request the protection of personal data. The third paragraph of the twentieth article of the Constitution came to us in 2010. The third paragraph of the private life article was entered as a concept as follows. Requesting the protection of personal data. For example, it is not that personal data should not be processed. You won't be able to prevent this anyway. The law knows this but doesn't want it to be protected. Transparency, accountability, these are the basic principles.” Sena

The Turkish constitution recognizes the fundamental right to demand personal data protection. It is, however, acknowledged that despite best efforts, it may not be possible to completely prevent the processing of personal data, owing to the practical challenges inherent in the field of data protection. As a result, transparency and accountability are emphasized as the key factors in safeguarding personal data.

“Europe is at a more advanced level than the US, but I feel that Türkiye is not yet at a sufficient level in terms of implementing the KVKK. The audits are also not at a sufficient level. I have seen the weaknesses of this so far in the companies I have worked with. New gaps are being closed.” Yasir

The comments from experienced participants suggest that there is a perceived difference in the level of implementation of data protection regulations between Europe, the US, and Türkiye. They believe that national standards should be in line with more mature data protection frameworks such as the GDPR. Although there are efforts to improve harmonization measures and close gaps, there are still challenges and weaknesses in the implementation of the law, particularly in the audit process.

While there is a commitment to improve data protection practices, it is evident that multidimensional change is needed to address identified weaknesses.

“A platform called IYS (ileti yönetim sistemi/message management system) was created. During this integration, we inevitably move the company data to an external platform, here a violation of KVKK occurs. We receive opinions and suggestions from legal units about this. There are also contracts for the e-government platform. Because the government does not do it itself, it is done by an intermediary institution, and we sign a contract with them.” Yusuf

Concerns about the integration of a system involving the transfer of company data to an external platform also affected the processes for compliance with the KVKK. This demonstrates a keen awareness of the legal implications and the need for careful consideration to avoid any potential violations. Seeking opinions and advice from legal departments is a proactive approach to compliance and risk management, which is commendable.

The involvement of intermediary organizations in managing e-government platforms has been emphasized, which highlights the practical difficulties faced by the state in directly addressing these processes. The signing of contracts acknowledges the shared responsibilities and indicates a commitment to compliance with legal requirements.

“All law firms are doing this job right now. People who have worked in IT go and say I am a cyber security expert. There is no standard of work.” Sena

The lack of standardized qualifications or criteria for individuals purporting to be experts in the field of cybersecurity is a significant concern in the industry. This absence of clear standards may contribute to variations in the quality of cybersecurity services offered by different professionals or firms. It is imperative to establish a comprehensive and universally accepted set of guidelines and qualifications for cybersecurity experts. Doing so will immensely benefit the industry by ensuring that the services offered are of the highest quality, as well as providing clients with the reassurance that they are working with genuine experts in the field.

“This data protection awareness is still not fully developed. There are certain procedures for the Board to impose fines, but administrative procedures are not clear, for example.” Sena

“There is no systematic system of checking companies in Türkiye one by one, from start to finish, every month. What happens when this happens? Some companies are fined for some issues, while others are not. For example, the law gives powers to the board, but how transparent is the board in its decisions? In terms of the company, it says that the board imposes fines, but I don't understand exactly what it imposes fines for. It doesn't open the decision. It just says, for example, violation of the obligation to disclose... How did the company violate the obligation to disclose?” Metin

The statements presented herein raise concerns about the degree of transparency regarding administrative procedures and decision-making in relation to fines. The absence of transparency in the board's decisions has the potential to create uncertainty among entities regarding the specific violations that incur penalties. Enhanced transparency and clarity in administrative procedures are essential to ensure impartial and efficient enforcement of data protection regulations.

Clarifying legal uncertainties and establishing trust between data controllers, individuals, processors, and partners are critical objectives prioritized during the GDPR adoption (Cerasaro, 2017, p. 215). This regulation has facilitated the achievement of these objectives, thereby creating a more secure environment for data processing. To maintain a higher level of harmonization with data protection standards and international agreements, the accountability principle should be embedded as a key driver for the effective implementation of data protection principles (Cerasaro, 2017, p. 225). This can be achieved by incorporating its practical implications into Türkiye's data protection framework from the very beginning. For Türkiye to effectively implement KVKK, it is necessary to carefully analyze the new concepts in GDPR and take them into account when creating legislation (Helvacioğlu & Stakheyeva, 2017, p. 814). By defining the roles and responsibilities of all stakeholders, similar to GDPR, KVKK ensures that data protection is a collaborative effort, and a culture of accountability is nurtured. In turn, KVKK should promote transparency, enhance stakeholders' trust in the system, and ultimately improve the overall quality of data management.

The role of the founder/manager shapes CSR and CDR

It is essential for directors of both private and public companies to understand and uphold their ethical values and responsibilities. Vo Thai and their colleagues

(2023) conducted a study and found that there is a strong and positive correlation between human capital and CDR (Consumer Data Responsibility) within businesses. This highlights the important role that business leaders and employees play in shaping their organization's CDR strategy. Specifically, their study suggests that managers who have mentors with international experience are more likely to prioritize digital security and consumer protection features in their organizations.

Achieving successful digital transformation is crucial to develop Corporate Digital Responsibility (CDR). In order to establish long-term added value, managers must effectively lead the process of changing the corporate and organizational culture. The major responsibility for creating a CDR culture and a culture of trust ultimately lies with corporate leadership. Therefore, a strong leadership mechanism is essential to promote CDR and develop a culture of trust (Jelovac, et al, 2022). It has been argued that socially responsible corporations depend on socially responsible managers who are willing to prioritize socially responsible actions over corporate objectives and interests, even if it means sacrificing the needs of the firm. According to research, it is the top managers who play a crucial role in promoting ethics and social responsibility within the organization (Waldman et al., 2006), and they are responsible for integrating these values into the strategic management process (Singhapakdi et al., 2008).

“Since one of its founders is a woman and an entrepreneur, it is a company that embraces women, women entrepreneurs, children, and young people.” Aras

“Of course, this has always been important on the top management side. I am saying this for people who are not aware of this and who are not in the culture, not every company is like this for the managements, of course.” Metin

The development of working with disadvantaged groups requires the foresight of managers and administrators and become integrated as part of the organizational culture over time. Similar to social responsibility, digital responsibility also led by leaders who are well-informed of the company's values, executive vision, and departmental responsibilities. In companies managed by such leaders, developments are more stable and widespread. It is crucial that the responsibility of digital transformation is not taken lightly, as it can significantly impact the success of a company. Leaders who understand this responsibility and are committed to it ensure that their organizations are grounded and able to progress toward a better future.

Metin's comment "Obviously, because it is a startup, it can be more amateur in some things. Managers don't have an idea yet." Is striking about what we should expect from companies. Start-ups encounter numerous challenges during their establishment and development phase, which present a noteworthy learning environment for inexperienced managers. However, if the learning process is prolonged, it may impede the adoption of CSR and CDR practices. As a consequence, such delays may be indicative of an amateur status, which may hinder the organization's ability to take proactive steps toward fulfilling its social and digital responsibilities. It is essential for start-ups to recognize the significance of adopting CSR and CDR practices, as they underscore the importance of ethical conduct, sustainability, and transparency in business operations. By being mindful of these responsibilities, start-ups can build a positive reputation, enhance their stakeholder relations, and achieve long-term success.

"The consumer may not respond as they don't open and read it or realize it. Companies use this tactic to deceive consumers. Again, the manager shapes this process." Berk

It is imperative to underscore that the reaction or non-reaction of consumers is of equal importance to the vision of the manager. This highlights the significance of consumer awareness. If a company fails to effectively communicate its values or actions to consumers, it can engender a perception of dishonesty or lack of transparency. In such an instance, a pertinent question to ask is whether there is a practice akin to greenwashing being propagated.

As a result, there are three key dimensions to consider for manager role in responsibility. Firstly, ethical values and responsibilities are inherent to any director and should be upheld regardless of the industry or era. Secondly, in the digital era, directors face additional ethical responsibilities that are more stringent for those leading high-tech and digital-oriented businesses. Finally, there may be differences in ethical values and responsibilities across countries and legal systems, which can be divided into legal standards and cultural variations in attitudes and behaviors of directors and managers (Windsor, 2024, p. 595). This study has also shown that it is essential for managers to unconditionally maintain the ethical principles that they undertake and that they should make their values. Leaving cultural and legal differences behind and prioritizing human rights will bring leaders to the forefront.

Future

Digitalization has emerged as a significant factor driving development across various sectors. It is evident from the comments that contemporary and future companies will continue to leverage digital technologies to make their processes more efficient and improve overall business performance. However, implementing technology goes beyond just adopting new tools; it requires a transformative shift in mindset and organizational culture. In the near future, more and more organizations are expected to align digital transformation processes with their corporate culture or make them an integral part of their corporate culture. One of the primary concerns mentioned by the interviewees is that the related integration and development process will take time, and it will require sustained efforts to make progress.

“Digitalization allows for development. As technology develops, companies are trying to transform to keep up with it.” Ömer

“While creating action plans for digitalization, the fact that we have not yet established this as a logic or philosophy within ourselves shows that we still have a long way to go.” Ceren

“But companies need to do the following, if not today, then tomorrow, if not tomorrow, then in the coming years, data is an area that is becoming increasingly detailed, comprehensive and inclusive, and it is an area where the company will not have the luxury of saying that it does not know (a non-luxury area).” Yusuf

The significance of data as a strategic asset for companies is on the rise. As the depth and breadth of data continue to expand, organizations recognize the value of this resource. The ability to derive insights from data has emerged as a critical competitive advantage and is poised to become the commodity of the modern world. Investment in data literacy, analytical capabilities, and infrastructure is thus imperative for companies that wish to fully harness their data assets. As a future forecast, it is expected that companies will increasingly prioritize data in the coming years, and those who fail to do so may face challenges in keeping up with their peers.

“With the increasing sensitivity of companies to data security, users will be relieved in this area, but I think there is a little more to come in the financial technology field I am in: there are apparent differences even between financial technology and banks. Each sector is becoming specific to itself. Sensitivity to

data security increases, the customer trusts - the customer trusts and participates, the state of being sensitive gains importance: Mutual relationship” Metin

The experience shared by the participant who worked in two similar companies highlights the importance of digital transformation in specific industries. The optimistic outlook towards future trends in financial technology can be attributed to the constant advancements in areas like artificial intelligence, blockchain, and advanced analytics. Successfully navigating the digital landscape requires a comprehensive approach that combines the adoption of new technologies with a cultural shift, a focus on data-driven decision-making, and a strong emphasis on security and trust. These factors will play a crucial role in shaping the future of financial technology and other sectors, creating new opportunities for innovation and growth.

“When you think in terms of technology, five years is a very long time because technology is advancing faster every year, what will happen in the coming years, these autonomous platforms, the number of platforms where artificial intelligence is integrated will increase very, very much.” Kenan

“In terms of the end user, we will not be very aware of our responsibilities. it will continue with the logic of how I use it, how I do my job. I don't think much will change in terms of consciousness. Customer satisfaction will increase only as a user experience there, but in the background, you know, responsibility, digital responsibility or digital awareness, maybe these can increase one more level.” Sinan

“Even a concept that emerged in the 70's and 80's, CSR is still not settled and understood, and if they expect a new concept to take the right step regarding CSR, they will wait longer. It is not very possible in the short term. There is a situation like this in the companies we consult. Write the clarification text, somehow the law says how it wants it. They don't know the clarification text. Nobody reads it. They don't recognize anything about the limits. There is still a long way to go in this regard. A serious awareness needs to be created about this issue. I work in marketing; I don't think that more people have heard of this concept.” Fatih

In the interviews, participants acknowledged the potential of autonomous and AI-connected platforms to enhance user experience. However, the participants expressed a lack of optimism regarding the digital responsibility of such platforms. They emphasized that there is still a substantial journey ahead in terms of Corporate Digital Responsibility (CDR), particularly in a period where even the applications of

the Corporate Social Responsibility (CSR) concept, which started to develop in the 1970s and 1980s, were insufficient and unconscious.

“Since we have become lazy, digital awareness and responsibilities may be a little better than they are today, but I don't think they will reach a very advanced level.” Aras

“Progress is fast, but taking responsibility and raising awareness is slow. In this contrast, institutions have more work to do.” Berk The interviewees Berk and Aras’ use of adverbs indicating level, such as “it will increase one more level” and “maybe a little better,” depicts a sense of hopelessness regarding future digital responsibility practices.

“The right to equality, human rights... in other words, the responsibility of companies will increase much, much more. We will be talking about things that we have never foreseen. This algorithmic discrimination has started. That's why we know that, for example, banks giving loans is the father of prejudice, but there are a lot of new developments that we may not know right now.” Ceren

“The role of NGOs increased social awareness and supply: I think we are moving in a much more sensitive direction because rulemakers are starting to get involved in the process. As policymakers develop more policies, companies are trying to find workarounds, and as they find workarounds, policymakers are trying to close them again. There is an ecosystem where the system mutually develops itself a little more like an ecosystem. Five years later, the level of social awareness also increases in parallel with this. There are now NGOs that carry out informative activities solely on digital responsibility. The points where civil society actually pressures these employers and companies are actually a little more sensitive at this point, the user starts to demand, as the user demands, the companies try to offer solutions at these points against the demands, so I expect that such activities will increase.” Ömer

The recognition of the right to equality and human rights as a fundamental tenet of corporate responsibility reflects an increasing awareness of business's impact on society. It also highlights the need for ethical considerations in the development and application of technologies, particularly in the banking sector, where biased credit decisions may arise. Algorithmic discrimination underscores the significance of this issue.

The interaction between policymakers and companies, the ongoing negotiations between regulatory frameworks and corporate practices, and the observation that companies seek workarounds while policymakers aim to close them point to the difficulties in maintaining a balance between innovation and regulation.

Civil society plays a critical role in promoting responsible business practices, raising public awareness and holding companies accountable. In a similar vein, the demands of NGOs for ethical practices and the subsequent efforts of companies to provide solutions signal a shift in power dynamics towards consumers. As users become more aware, companies will have to align with societal expectations. The emphasis on an ecosystem that evolves over time underlines the need for continuous cooperation and adaptation among various stakeholders to address emerging challenges (Wynn&jones, 2023).

E-commerce has emerged as an indispensable and inevitable channel for businesses in the contemporary world. The utilization of the internet and technology to conduct business has resulted in the expansion of economies beyond geographical borders, surpassing the traditional market of goods and services. The widespread adoption of e-commerce has enabled businesses to reach a global audience, creating opportunities for growth and diversification. As such, e-commerce has become an essential aspect of modern business operations.

The realm of e-commerce presents a unique context regarding information privacy settings due to the inherent trade-off between the need to furnish personal data for the successful execution of online transactions and the potential risks associated with divulging such information. It is worth noting that several corporations do not limit themselves to gathering the minimum quantum of personal data that is necessary for transaction processing; instead, they choose to accumulate additional data to support their e-commerce strategies. Consequently, safeguarding the privacy of accumulated customer data has emerged as a critical concern for customers, companies, payment service providers and governments alike (Boritz& No, 2011).

Overall, in order to audit an e-business environment, it is necessary to reconsider the way companies assess and manage risks. Auditors must find new ways to perform their audit functions by incorporating internal and external IT systems, in addition to evaluating traditional audit procedures. Although risks are involved, it is important to recognize that IT can also serve as a valuable tool to support a company's governance in areas such as accounting management and tax planning.

2.2.3 Document Analysis

The study thoroughly examined a variety of documents from a range of sources, including state-owned banks, private banks, and banks with foreign partners. The research also included large e-commerce companies as part of the analysis. Specifically, the focus was on commercial banks and excluded participation, development, and investment banks. In the document analysis section, integrated reports, barrier-free banking content, corporate social responsibility, and sustainability parts, if any, were subjected to content analysis on the sectors' websites. Since not all topics are organized in the same order or have the same detail in every bank, integrated reports were significant in providing information compactly. These themes emerged as the most frequently mentioned focus areas across the interview analysis. While sustainability indices reports have gained traction recently, it may be too early to start generating documents focusing solely on digital responsibility. Furthermore, the lack of established certification standards for Corporate Digital Responsibility (CDR) is a significant factor to consider.

Although most of the companies mention about their CDR policies in their environment, social and governance (ESG) and sustainability reports yet few are collecting them together in an integrated CDR strategy. During interviews, companies often focus on safeguarding their reputation. The comprehensive analysis presented in integrated reports emphasizes the significance of maintaining a positive corporate image, particularly for banks. This has led to incorporating reputation management into their digital transformation strategies, enabling them to maximize profitability and preserve their reputation.

Inclusivity

One of the key concerns in the corporate world is ensuring that everyone has equal and fair access to digital technologies and the digital society. This is particularly important in addressing the digital divide, which refers to the differences in access to and use of digital technologies. This issue needs to be addressed to ensure that everyone has the same opportunities to participate in the digital age (Tolu, 2019).

The concept of barrier-free banking can significantly enhance the inclusivity of digital banking for disabled customers. A thorough examination revealed that all banks offer mobile apps that cater to the specific needs of visually impaired customers through screen reader programs and deaf and hard-of-hearing customers through video calls. In addition, some banks collaborating with social enterprises have introduced user-friendly technologies to enhance accessibility further. However, during the analysis, it was noted that one bank's mobile app could only be accessed through “Apple phones (fig. 4.), which is a non-inclusive practice that goes against the bank's responsibility to serve all its customers equally. On the other hand, one private bank takes barrier-free banking under the CSR projects (fig. 5), which should not be a social responsibility in this digitalized world.

İşitme Engelliler İçin Özel Müşteri Temsilcisi

İşitme engelli müşterilerimiz, Apple marka telefon ve tabletlerden isbank.com.tr'ye giriş yapıp sayfanın altında yer alan yazışma ikonuna tıklayarak müşteri temsilcilerimizle yazılı olarak görüşebilir ve İş Bankası uygulamaları hakkında genel bilgi alabilirler.

Figure 4 Mobile App (access date: 20.04.2023)

The present study sheds light on a potential issue pertaining to the accessibility of a certain bank's mobile application, which appears to be exclusive to Apple phone users, as illustrated in Figure 4. Such a practice appears to be non-inclusive and runs counter to the bank's obligation to offer equal services to all its customers. It is imperative for banks to provide equitable access to their services to all their customers, regardless of their device preference. This affirms the notion of inclusivity, which is a fundamental principle in contemporary business practices.

Kurumsal Sosyal Sorumluluk Projeleri

- > Kültür ve Sanat Projeleri
- > Eğitim Projeleri
- > Çevre Projeleri
- > Yapı Kredi Gönüllüleri
- > Engelsiz Bankacılık
- > Toplumsal Cinsiyet Eşitliği Projeleri
- > Yapı Kredi Koleksiyonları
- > Zaman Tüneli

Figure 5 corporate social responsibility projects.

In contrast, another private bank has initiated measures to promote barrier-free banking under their corporate social responsibility (CSR) projects, as depicted in figure 5. However, it is important to recognize that in today's digitalized world, barrier-free banking should be considered a fundamental requirement for all customers, rather than solely a social responsibility. Therefore, it is recommended that financial institutions prioritize digital accessibility to ensure equal and inclusive access to their services, regardless of the customer's device or physical abilities.



Figure 6 supporting women

Inclusion entails more than accommodating individuals with disabilities. It encompasses acknowledging and supporting diverse groups. The Producing Women

Academy project is an exemplary illustration of this, offering women entrepreneurship aid through a state bank (refer to Fig. 6). In addition, the educational resources provided on digitalization, encompassing KVKK, digitalization, and e-commerce, underscore the importance of this topic and the support extended to stakeholders for their growth.



Figure 7 Children banking

After conducting an analysis of several banks, it has been observed that there is an emerging trend among them to develop mobile applications specifically designed for children between the ages of 7 and 17. These apps aim to provide a safe and interactive platform for children to learn about financial literacy, savings, and money management. Such apps often include features such as game-like interfaces, interactive lessons, and reward systems for achieving financial goals. This trend demonstrates a growing interest among banks to engage with younger audiences and promote financial education from an early age.

“Children's Banking is an application prepared by the bank for customers under 18, which teaches basic financial information with its colorful interface and entertaining content. 'Banking for everyone, anywhere.’ (Vakıfbank, Reached on 11.10.2023)

One of the state-owned banks is notable for its exemplary approach to information sharing and digital services, which is more inclusive than its two public bank counterparts. This institution has implemented adequate measures to facilitate customer access to a diverse range of digital information services, thereby enhancing

the convenience and accessibility of banking services. The bank has gained a reputation for communicating transparently and openly, earning its customers' trust and confidence. This state-owned bank has set itself apart from its competitors by prioritizing inclusivity, digital innovation, and transparency, making it a preferred option for individuals seeking a modern and customer-centric banking experience.

Integrated Reports

The reporting of environmental and social information has increased to enable external stakeholders to understand organizations' true value (Unerman, 2000). The banking sector has a special importance in integrated reporting. According to Kevser (2020), the banking sector has the potential to affect other sectors due to its functions directly and has a say in supporting a sustainable world. In this respect, supporting the banking sector in integrated reporting can act as a catalyst. It is possible to have information about the strategies, management styles and future performances of organizations, and to answer the questions of what and how the value will be created for all stakeholders in the short, medium and long term through integrated reporting (Argento, et al., 2019).

Companies nowadays are becoming more transparent by disclosing not only their financial information but also non-financial information such as their future strategies, environmental, social, and economic activities. To achieve this, companies have started to present various reports such as corporate governance, sustainability, corporate social responsibility, and integrated reports in addition to their financial statements. Integrated reports are the latest and most modern type of reporting, which presents both financial and non-financial information of a company together in a holistic manner. It also reveals the company's future vision and the value it will create for its stakeholders. With integrated reports, companies establish relationships between the information presented in their different reports and take a future-oriented perspective as a basis (Kevser, 2020).

There is a positive correlation between high-quality Integrated Reports and firm value due to their ability to elicit favorable reactions from the capital market and improve internal decision-making processes. Additionally, accountability embedded in Integrated Reporting as a communication tool (Silvestri et al., 2017). On the other

hand, organizations that have poor social performance tend to obscure their results by producing vague Integrated Reports to sustain their credibility. As more companies adopt digital technologies, it is unlikely that CDR reporting processes will prioritize whose interests are best served by CDR. The suggestion by Van der Merwe and Al Achkar (2022) that CDR could be utilized for “whitewashing and regulatory capture” is a continuing concern for many stakeholders.

The International Integrated Reporting Council (IIRC) was formed for “a global and accepted Integrated Reporting framework, which brings together financial, environmental, social and governance information in a clear, concise, consistent and comparable format,” in order to “help businesses to take more sustainable decisions and enable investors and other stakeholders to understand how an organization is really performing” (IIRC, 2016).

Integrated reporting is a process employed by banks to offer their stakeholders an all-inclusive and thorough view of their overall performance, strategy, governance, and value creation. Integrated reports are conventionally prepared to convey exhaustive information to stakeholders concerning financial and non-financial performance, business models and strategies, risk management and governance practices, and variables that might impact the bank's operations in the future (Barth et al., 2017). This section of the study concentrates explicitly on non-financial performance indicators, encompassing environmental, social, and governance (ESG) metrics like sustainability initiatives, community engagement, diversity and inclusion efforts, and other social impact considerations. The findings of document analysis which collected from mostly integrated reports from six banks are consistent with the existing literature. For example, Avrampou and colleagues (2019) discovered that leading European banks reported on certain themes related to labor practices such as general employment, youth employment, and employee training and education. They also scored high on business themes related to inclusivity and diversity in the workplace, specifically in terms of gender equality, participation of women in upper management, and providing equal opportunities to all employees. Moreover, a set of business themes related to ethical concerns also received above-average reporting scores, with a particular focus on customer privacy protection and ethical and lawful behavior.

Priority topics

In the banking sector, material issues generally refer to specific areas or themes considered critical or highly important by financial institutions. In the integrated reports analyzed, themes may include enabling business growth, addressing regulatory requirements, enhancing the customer experience, or effectively managing risks. The prioritization of themes may vary across banks depending on strategic objectives, market conditions, regulatory environment, and customer needs. Banks regularly assess and adjust their priorities to stay aligned with evolving industry trends and emerging challenges.

As part of digital responsibility, banks' critical priorities are to comply with regulatory guidelines and compliance standards set by governing bodies and to offer innovative digital banking solutions and user-friendly interfaces on the customer experience side. Managing cybersecurity risks, embracing digitalization, and promoting financial inclusion by serving underserved or unbanked populations is a priority for many banks. With an increasing focus on corporate social responsibility, banks prioritize integrating sustainable and ethical practices into their operations. Governance practices that support social goals and promote transparency and accountability are also priorities.

The banking industry recognizes the paramount importance of safeguarding data privacy and security. One state-owned bank has firmly committed to this area, deeming it a "very high priority" (as illustrated in Figure 8, reached on 06.08.2023, Akbank). This bank has implemented stringent measures and protocols to protect all customer data from unauthorized access or misuse. The bank has also established a dedicated team of data security professionals who continuously monitor the bank's systems and network for any potential threats or breaches.

Table 2 Industry recognizes the paramount importance of safeguarding data privacy and security.

Öncelik Durumu	Konu Başlığı	Kategori
Çok Yüksek Öncelik	Bilgi Güvenliği ve Müşteri Gizliliği	Sosyal
	Kurumsal Yönetim	Yönetişim
	Tercih Edilen İşveren Olma	Sosyal
	Finansal Hizmetlere Erişimin Artırılması	Sosyal
Yüksek Öncelik	Dijital Dönüşüm	Ekonomik
	Kapsayıcılık ve Fırsat Eşitliği	Sosyal
	Risk ve Kriz Yönetimi	Yönetişim
	Müşteri Memnuniyeti	Ekonomik
Orta Öncelik	İklim Değişikliği ile Mücadele	Çevresel
	KOBİ Bankacılığı ile Değer Yaratmak	Ekonomik
	Sosyal Sorumluluk ile Toplumsal Refaha Katkı	Sosyal
	Finansal Performans ve Kârlılık	Ekonomik

On the other hand, two private banks appear to place lesser emphasis on data security, as depicted in table 2 and 3. These banks may have implemented some security measures, but they may not be as comprehensive as those in the state-owned bank. This could leave their customers' data vulnerable to cyber-attacks or other forms of data breaches.

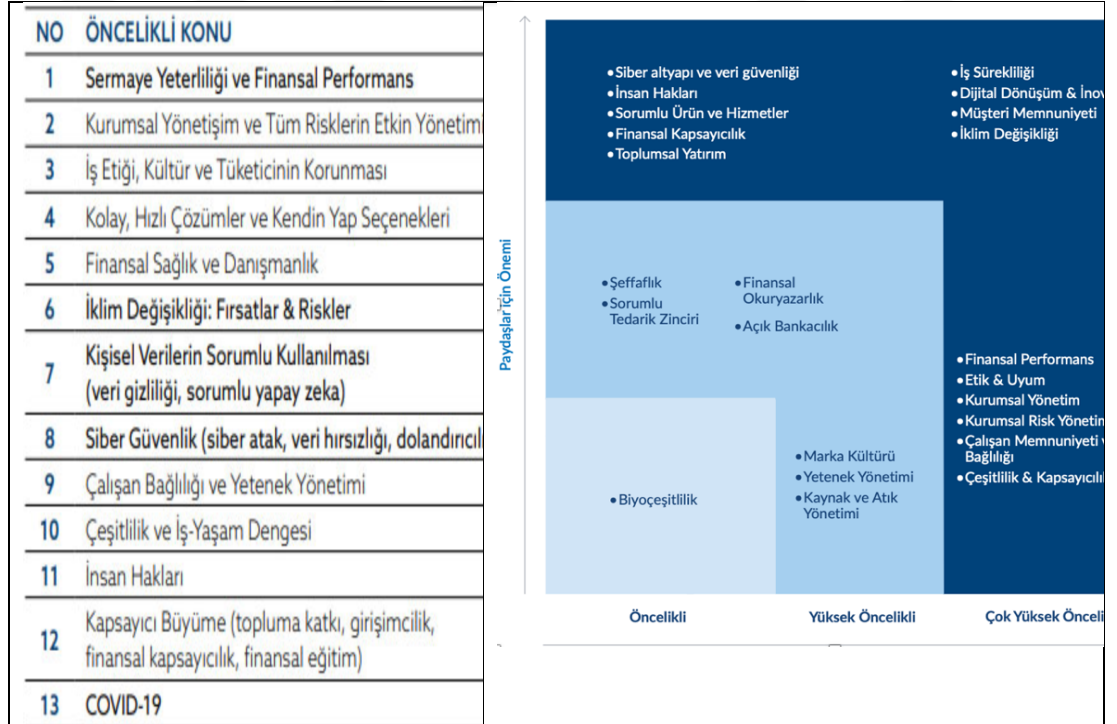


Table 3 Priority Topic and Importance for stakeholders

While some other banks (as illustrated in table 4 10, reached on 08.08.2023, Finansbank) do not explicitly mention data security, they do incorporate it within their overall strategy for "digital transformation." These banks have recognized that data security is an integral part of their transformation journey and have put in place measures to protect their customers' data.

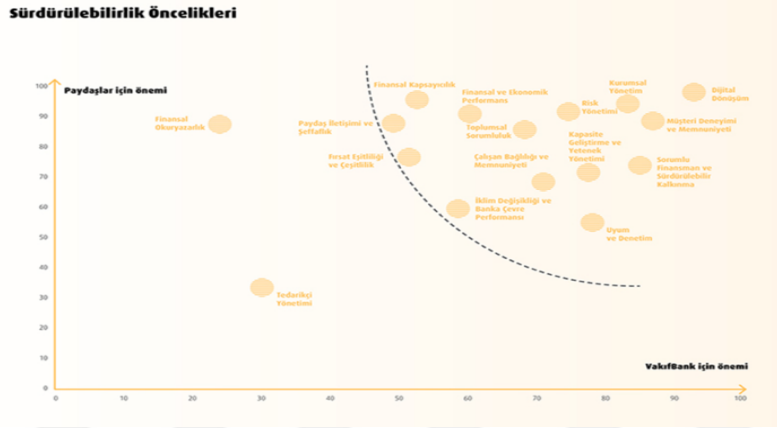


Figure 8 Priority Sustainability Topics

Protecting sensitive information remains a significant concern for the banking sector. As banks continue to leverage technology to enhance customer experience and streamline their operations, they must also ensure that they have adequate measures in place to safeguard customer data. Failure to do so could result in significant reputational and financial damage.

The sensitive nature of financial information requires stringent measures to protect it from unauthorized access or breaches. Consequently, banks invest significant resources in implementing robust security protocols and maintaining strict data privacy policies to safeguard their clients' personal and financial information. Although they put data privacy and security as their prioritized topics, social responsibility principles do not explicitly mention digital ethics and digital responsibility; state-owned banks still make general statements such as 'we protect data privacy' to uphold these principles.

Developments in IT Units

Despite the remarkable technological advancements in Information Technology (IT), the responsible application of Artificial Intelligence (AI) in the banking industry remains a rarity. While IT has made significant strides in enhancing

the efficiency and effectiveness of banking services, the incorporation of AI in the industry has been somewhat limited. This has resulted in missed opportunities to maximize the potential of AI to improve customer experience and drive business growth. Therefore, it is imperative for banking institutions to adopt responsible and effective AI implementation strategies to leverage the technology's full potential.

“In 2019, we launched our R&D Center to integrate digital transformation into all our processes, responding to our customers' changing needs, increasing transaction speeds, and ensuring information security.”

“With 32 robots and 11 artificial intelligence algorithms, employees were supported with an average of 28 million transactions and control performance per month in 180 business processes.”

Reports have indicated that banks with foreign investors prioritize adhering to digital ethics more than private and state-owned banks.

“Responsible artificial intelligence principles are adopted when developing Big Data and Artificial Intelligence solutions. Gender, ethnic identity, disability, religion, sexual orientation, and political opinion data are not used in any analytical solution in customer acquisition, pricing, employee employment, or remuneration. In addition, new control mechanisms are planned to be implemented in artificial intelligence studies to produce unbiased results free from bias.”

It is encouraging to see those banks, whether state-owned or private, recognize the importance of adapting their strategies to the digital world. They have gone beyond simply complying with regulations and obligations and are implementing new practices to meet the demands of stakeholders, gain visibility in international markets, and remain competitive in the industry. Participating in these activities can improve an individual's commitment to responsible digital behavior.

“Practices That Go Beyond Full Compliance with Legislation:

The bank implements internal policies such as the Code of Ethics and Code of Conduct, the Corporate Policy on the Protection and Processing of Personal Data, and the Information Security Policy, which go beyond the requirements of the Banking Law and other legislation. The Bank continuously informs its customers about the internal policies in this area and the measures they can take in cyber security. In addition, the Bank informs all its employees about the developments made in the relevant legislation and regulations and observes the obligation of employees to comply with internal policies and rules.”

The quoted text from Garanti bank, which may be similar across many banks, touches on concepts that are relevant to the interview results;

-Banks' internal policies go beyond basic legal requirements and indicate a commitment to maintaining ethical standards, protecting personal data and ensuring information security.

- Regular informing of customers also supports the development of their awareness and transparent attitudes.
- The Bank keeps its employees up to date with regular trainings and aims to create a corporate culture that acts in accordance with ethical principles. In addition, keeping employees up to date in the system facilitates their adaptation to rapidly changing situations.
- With this operational structure, banks signal their commitment to ethical behavior, customer education and maintaining high information security standards.
- With similar practices, banks aim to protect their reputation, increase customer confidence, and reduce the risks associated with potential data breaches or ethical misconduct.

Education

The banking sector has documented education as one of its most prominent themes, as evidenced by the interview findings. Integrated reports from all banks showcase the training provided to their shareholder and stakeholder groups. While a few banks limit their support to employees in the IT department for enhancing data privacy and security, others extend training to all their employees. It is imperative for banks to continue to prioritize employee education to ensure that their workforce is equipped with the requisite knowledge and skills to navigate the evolving financial landscape.

“Within the scope of Data and Technology strategic priority, Data Training programs continued in 2022, and 80 Data Specialists and 71 Data Scientists were trained.”

“The Technology Development Programs, designed and implemented for engineering and data employees by differentiating them specifically for their roles and responsibilities, continued in 2022 with new training programs and topics.”

“Information Technologies Training Programs” were offered to support the relevant business processes and contribute to the professional development of employees working in IT units.’

Other banks support all their staff to increase the awareness of digital ethics within the organization.

“A total of 1,222 accounts from 7 different platforms were defined for employees to develop competencies such as data, technology, cyber security, digital transformation, and software.’

The digital transformation program focuses on customer experience, operational efficiency, people and culture, data and artificial intelligence, and the frequent targets of these themes.’

In addition, many of these banks provide learning opportunities for young learners and educators who focus on integrating digital tools. They often collaborate with the Turkish Ministry of National Education through non-governmental organizations or government departments to ensure that their programs effectively reach their intended audience. The curriculum of these educational programs encompasses an array of subjects, including advanced technologies, digital financial competency, programming, and artificial intelligence.

“Since 2017, the Company has constructed 54 mechatronics, mind games programs, artificial intelligence workshops, and over 170 information technologies laboratories in cooperation with the Ministry of National Education.’

Future Goals

Over the coming years, it is anticipated that businesses will place a greater emphasis on their digital responsibility practices. This will be driven by several factors, including adopting international standards for integrated reporting, the widespread use of technology during the pandemic, and the demands of stakeholders and investors alike. As a result, banks are now prioritizing digital transformation as they look to achieve their long-term objectives.

“In 2023, the bank will focus its activities primarily on digital financial technologies, machine learning, and technology-based solutions for a large number of organizations that need technology-based solutions.’

“In line with its customer-oriented and innovative vision, the bank will continue to develop its digital channels in 2022 while focusing on customer experience and digital transformation.’

The statements made by the banks highlight their commitment to putting their customers first and their dedication to innovation. They are determined to keep up with technological advancements and provide personalized solutions to their customers. According to reports, the banks are focusing on developing digital channels to enhance customer experience and initiate digital transformation. This is in line with current trends where businesses are seeking to optimize customer interactions through digital platforms and innovation. These reports showcase the banks' proactive approach to adopting technology, prioritizing their customers' needs, and promoting innovation as essential elements of their operations and future growth.

E-Commerce Sector

The examination of available sources in the e-commerce industry has shown that information sharing is often haphazard and restricted. For example, at one e-commerce firm, their sustainability report is solely available in English and not in Turkish. This suggests that the disseminated information is intended for a specific audience, like external investors. However, when it comes to digital responsibility for corporations, data accessibility is crucial for all users. Another company developed sustainability reporting between 2021 and 2022, with a primary emphasis on the upcycling of previously owned goods.

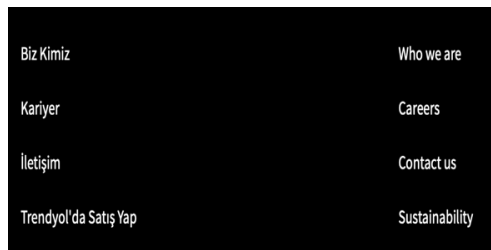


Figure 9 e-commerce website

In this digital age, where online shopping has become the norm, it is crucial for e-commerce websites to prioritize data privacy and security. While most e-commerce websites offer comprehensive information about their cookie policies and KVKK procedures, it appears that digital responsibility is not given the attention it deserves.

This lack of attention is evident from the information presented in the figure, which highlights the inadequacy of measures taken to protect user data. This negligence on the part of e-commerce websites can have serious consequences, such as data breaches, identity theft, and financial fraud. Therefore, it is essential for e-commerce websites to take data privacy and security seriously and implement robust measures to protect the data of their users.

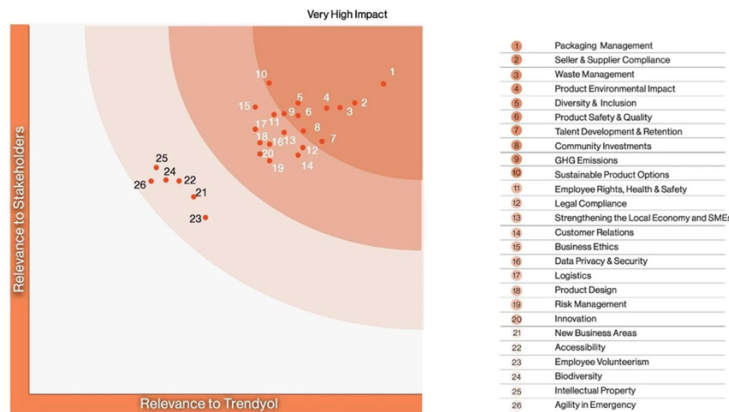


Figure 10 E-commerce priority topics

Corporate social responsibility (CSR) activities usually focus on goals other than digital transformation. However, there is a growing trend of CSR practices supporting women entrepreneurs within a company. This is a positive development as it can help to promote gender equality and encourage more women to take on leadership roles in the workplace.

There may be different reasons for the difference in objectives between CSR and digital transformation initiatives, as compared to the banking sector. One possible explanation is that digital transformation is seen as a business necessity, rather than a social responsibility. Another critical issue facing the industry is the slow pace of progress toward implementing data security measures and relevant policies. This is a significant concern considering the vast amounts of sensitive data being collected and processed by companies. The reasons for this delay could be due to the need for more supervisory bodies to oversee such regulations. It is essential for companies to prioritize data security and establish relevant policies to protect the privacy and security of their customers. CSR initiatives in the e-commerce sector may be focused on other areas that are seen as more directly related to social and environmental issues.

Here as a general comment, more details about these documents are required. With again some intro and concluding sentences necessary.



2.2.4. Social Media Findings

A company's reputation and performance may be at risk due to inconsistent, incorrect, or negative messaging if no apparent social media policy is in place (Hunter & Bansal, 2007). As Ömer mentioned, although social media does not always have a direct effect, it has the power to affect the reputation and image of organizations in an indirect way.

“Betül Mardin has a beautiful saying: ' If a bird sings in the forest and no one hears that bird, that bird is not considered to have sung.' This is one of the sentences that best describes communication. Since I am side by side with communication, we can hear everything we do for the company's reputation, but the company does not do it for reputation. But of course, since it is an e-commerce platform and marketplace, it has reached a digital impact from here.”

Corporate communications on social media can be classified as either official and formal or unofficial, which is considered more personable and humanized, both of which have a broad reach, but lead to different outcomes (Wang & Huang, 2018, p. 327). The term "official" social media communication denotes messages that are approved by the organization and are typically employed to present meticulously crafted messages pertaining to corporate social responsibility (CSR) practices, environmental sustainability, and corporate branding (Vernuccio, 2014). The aim of these communications is to create a specific corporate image among the organization's stakeholders. However, these messages are often perceived as cold and impersonal by stakeholders, failing to generate the desired impression among new stakeholders and reinforcing existing impressions held by the organization's stakeholders (Reilly & Hynan, 2014).

On the other hand, communication on social media that is not done through official corporate accounts but instead through a CEO's personal accounts, for instance, is often referred to as "unofficial" communication. This type of communication can be particularly influential among stakeholders, even more so than official corporate communication. However, because of the potential for misunderstandings or confusion, boards of directors have implemented corporate social media policies to regulate the communication behavior of employees (Porter & Hunter, 2022).

Important industry themes include protecting privacy and confidentiality, representing oneself as separate from the company to maintain a positive reputation, and complying with legal policies related to the use of social media. These themes are relevant to regulatory agencies and privacy laws, as well as to disclosure and financial regulations. Additionally, there are coercive pressures that arise from legal regulations and risks. The level of coercive pressure from regulatory agencies can affect the degree of similarity in social media policies across different sectors. Various sectors place varying degrees of importance on different themes (Benthaus, et al., 2016). It is crucial to investigate whether this is a result of chance or industry-specific factors. Many companies across numerous sectors are addressing the risk of unsanctioned social media communications in the 21st century by creating corporate social media policies that share similar themes.

In the ever-evolving realms of e-commerce and banking, using LinkedIn as a pivotal social media platform has redefined corporate communication strategies. This thesis delves deeply into the multifaceted impact of LinkedIn on shaping communication dynamics within these sectors. By meticulously examining data-driven insights and case studies, this study seeks to unravel how e-commerce entities and banking institutions leverage LinkedIn's unique features to foster brand engagement, cultivate professional networks, and solidify their positions in competitive markets. Through a comprehensive analysis of LinkedIn's role in disseminating information, building trust, and catalyzing customer relations, this research aims to unveil the distinct advantages and challenges organizations face within the e-commerce and banking sectors. By exploring how LinkedIn shapes corporate narratives, influences stakeholder perceptions, and navigates industry-specific challenges, this thesis offers strategic insights crucial for optimizing corporate communication strategies in these domains. The social media findings, in line with the literature, show that:

- Banks and e-commerce have increasingly used social media platforms to communicate corporate social responsibility (CSR) activities.
- Banks employ an interactive CSR communication strategy in conjunction with an informational strategy to communicate their CSR activities on LinkedIn. Banks adopted an interactive communication strategy alongside an

informational one to engage their stakeholders in symmetrical two-way communication (Schroder, 2021).

- E-commerce companies tend to rely more on the information strategy than the interaction strategy when communicating CSR activities. They also tend to give more prominence to the activities of the internal public as compared to the external public (Cho et al., 2017).

Overall, these findings suggest that online CSR communication is easily accessible and effective, presenting opportunities for businesses to enhance their reputation and image by engaging with different stakeholders through digital media (Camilleri, 2017, p. 45).

Why will LinkedIn be analyzed?

“Content is king, and that content is moving to visual.”(Golmohammadi, et. al., 2023).

Most of the study participants stated that they use social media and classical communication methods together. LinkedIn has come to the forefront as a corporate communication tool (Lipinska, 2018). For this reason, the data to be analyzed in the social media analysis part of the study will consist of companies' LinkedIn posts. The posts were taken without any translation in the language in which they were published. As can be seen from data, global partnered companies share their posts both in Turkish and English.

“Of course, we use everything with the social media team in parallel, together, in a team spirit, but LinkedIn is more under our control. Other social media channels are a bit more commercial” Ömer

“We mostly use the LinkedIn side, so I can say that the LinkedIn side is the area where more corporate communication announces itself. For example, we put the events attended by our senior management and executives there, we put the goodness projects there, and the awards we receive. In other words, it has become a place like our live newspaper and blog. The follower there does not ask where my cargo is” – Sinan

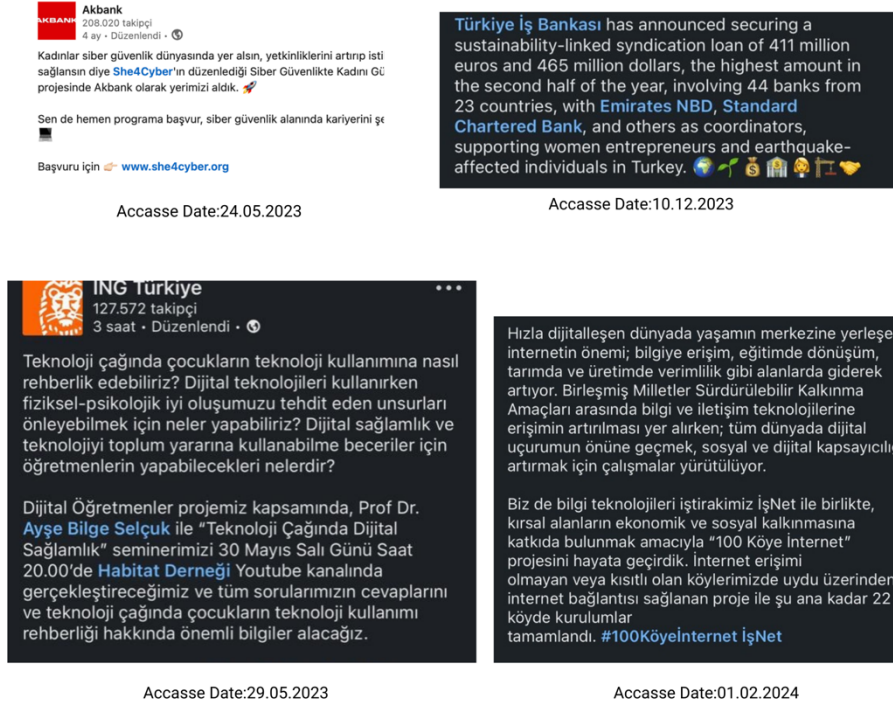
“I think it is also very important because that network is provided on LinkedIn. On the one hand, we manage companies' corporate communication pillars from there. In other words, it's like we create the reputation there. If you look at it, it looks exactly like the place where we actually manage the reputation.” Metin

The interview findings revealed that the banking and e-commerce sectors have been utilizing LinkedIn as a corporate communication tool. This trend has been observed to help businesses establish a professional and credible online presence and enable them to reach out to potential customers and partners more efficiently. By leveraging the power of social media, these sectors can stay connected with their stakeholders and keep them informed about the latest updates and developments in their respective industries. Overall, the use of LinkedIn as a corporate communication tool seems proving to be an innovative and effective strategy for businesses looking to expand their reach and build a strong brand image.

Upon recent sharing of the businesses, it can be seen that they have started to include sustainability processes in their business models. It supports the interviews that when companies complete their developments, the next step is CSR and sustainability. The commitments they make are a factor that will contribute to the acceleration of the process.

Upon conducting a thorough analysis of the documents on the banking industry, it has come to the fore that several prevalent themes are frequently discussed. Specifically, these themes predominantly pertain to ongoing events, corporate sponsorships, and partnerships with various institutions and organizations as an integral part of their programs.

Table 4 Banking Responsibility project



E-commerce enterprises extend support to adolescent girls, while financial institutions extend guidance to female entrepreneurs in domains like technology and cyber security through their women's academies. Additionally, banks avail international support to aid women entrepreneurs and other underprivileged communities. Similar to the e-commerce sector, the banking industry partners with non-governmental organizations, universities, and international bodies. The financial industry's well-equipped and proficient workforce, as well as its digital-centric subsidiaries, are among its major strengths in terms of digital responsibility.

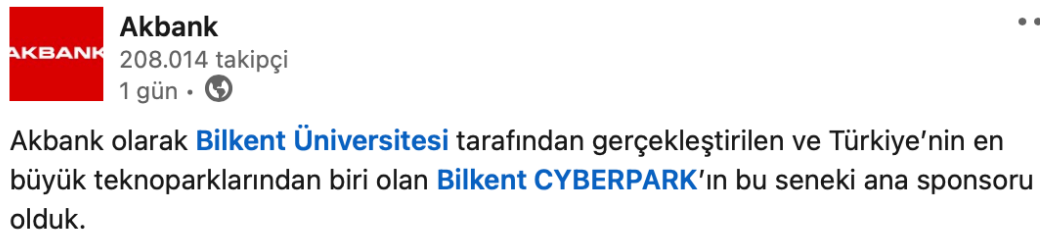


Figure 11 Banking sponsorship (access date: 12.09.2023)

In both the e-commerce and banking industries, it's quite common for companies to sponsor digital-focused events and participate as speakers. These events can range from webinars and online conferences to virtual meetups, where industry

experts come together to discuss the latest trends, challenges, and opportunities in their respective fields. By sponsoring these events, companies can showcase their brand and expertise to a wider audience, build relationships with potential customers and partners, and establish themselves as thought leaders in their industry. Additionally, participating as a speaker provides the opportunity to share insights, exchange ideas, and engage with other professionals in the field, while also demonstrating expertise and building credibility.

Table 5 AI Technology

Akbank olarak bankacılığın geleceğini şekillendiren çözümlerimize bir yenisini daha eklemenin heyecanı içindeyiz. Üretken yapay zekayı kullanarak kısa bir sürede geliştirdiğimiz ve Akbankluların yardımcı pilotu olarak tanımladığımız 'akıllı yardım asistanımız' ile, çalışanlarımızın destek ihtiyaçlarını hızlı ve en doğru yanıtlarla karşılamayı başardık. Müşterilerimizin taleplerini karşıladığımız süreçlerimizde de çok daha hızlı ve kolay bir şekilde çözüme ulaşmamızı sağlayan yeni asistanımız sayesinde kazandığımız her dakikayla üretkenliğimizi artırıyoruz.

Bu önemli gelişmede, her zaman alanında en iyi iş ortaklarıyla çalışma ve ileri teknolojileri sektörümüze kazandırma yaklaşımımız kapsamında **Microsoft** ile gerçekleştirdiğimiz stratejik iş ortaklığımızın da etkisi ve katkısı büyük.

Yenilikçi iş modelleri geliştirme ve mükemmel müşteri deneyimine ulaşmadaki tutkumuz ile ulaştığımız sonuçtan memnunuz. Emeği geçen tüm arkadaşlarımıza teşekkür ediyorum. 🍌

İlerleyen dönemde farklı üretken yapay zeka çözümlerimizi çalışanlarımız ve müşterilerimizle buluşturmaya devam edeceğiz.

Accès Date: 12.01.2024

Bankacılığı yapay zekâ teknolojilerini kullanarak dönüştürme hedefimi doğrultusunda teknoloji şirketlerini aratmayacak büyüklükte bir GPU işlem kapasitesi (farm) kurarak büyük dil modeli eğitime kapasitemizi çok önemli boyutlara çıkardık.

Müşteri deneyimlerini geliştirmek için özellikle Türkçe için uyarlanmış temel bir büyük dil modeli üzerindeki çalışmalarımız ilk sonuçlarını veriyor. Belirli bir bağlamdan soru cevaplamada (Closed Question Answering) %91 doğruluğa ulaştık! Bu gelişme, sohbet robotları ve sanal asistanlarımızın daha da geliştirilmesine olanak vererek müşterilerimizle doğal ve etkin bir şekilde Türkçe iletişim kurmalarını sağlayacak, çalışan ve müşteri deneyimini iyileştirerek daha kapsamlı ve kişiselleştirilmiş destek sunulmasını mümkün kılacak.

Accès Date: 03.01.2024

Banks frequently tout their investments, collaborative efforts, and digital technology advancements in their quest to bolster corporate reputation. Yet, these disclosures often omit key details concerning the underlying infrastructure and security protocols of said technologies and the guiding principles for developing artificial intelligence. The dearth of transparency surrounding these aspects has led

experts to coin the term "machinewashing" in relevant literature (Seele & Schultz, 2022; Obradovich, et al., 2019; Bernini, et al., 2024).

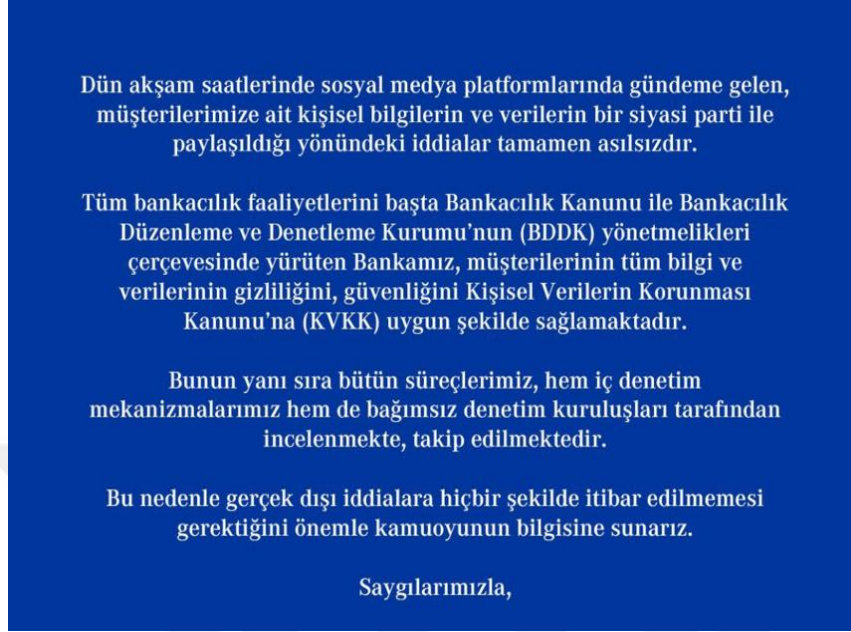


Figure 12 Bank Response to Accusations (access Date:29.052023)

Organizations use LinkedIn accounts to respond to allegations against them, regardless of their sector. They even underline their audit processes, KVKK compliance regulations and their sensitivity on data privacy, which they do not share much. This shows that even if banks are aware of their digital responsibilities, they rarely use social media for corporate communications. Although company-generated content has become increasingly important in communication portfolios, numerous organizations still face challenges when it comes to effectively utilizing social media. The lack of a well-defined strategy often results in experimental approaches, which can be risky and lead to inconsistent communication on social media. Therefore, it is crucial for companies to establish a well-defined social media strategy to fully leverage the potential of social media for achieving their business objectives (Joseph & Gupta, 2022, p. 255).

E-commerce Data

The e-commerce sector has shown differences in how companies present themselves. One local company stands out for its social responsibility posts, including sponsorships of sports and arts, as well as support for victims of natural disasters. This may be because their corporate communication department is relatively new, with a

recent focus on responsibility projects, as stated in the interviews. Additionally, the participants mentioned that the company is still in the process of establishing its technological infrastructure, which has limited its ability to benefit from its IT unit in terms of digital responsibility. Other companies in the research frame in similar sectors tend to share sponsorships, awards, celebrations for special days, and updates on their products and technologies.

Table 6 E-commerce Responsibility Projects

 Akbank 208.020 takipçi 4 ay • Düzenlendi • Kadınlar siber güvenlik dünyasında yer almalı, yetkinliklerini artırıp istediği sağırsan diye She4Cyber'in düzenlediği Siber Güvenlikte Kadın Güçü projesinde Akbank olarak yerimizi aldık. 🌟 Sen de hemen programa bağvur, siber güvenlik alanında kariyerini şe Bağvuru için www.she4cyber.org Accasse Date:24.05.2023	Türkiye İş Bankası has announced securing a sustainability-linked syndication loan of 411 million euros and 465 million dollars, the highest amount in the second half of the year, involving 44 banks from 23 countries, with Emirates NBD, Standard Chartered Bank, and others as coordinators, supporting women entrepreneurs and earthquake-affected individuals in Turkey. 🌍💪🏠👩💻 Accasse Date:10.12.2023
 ING Türkiye 127.572 takipçi 3 saat • Düzenlendi • Teknoloji çağında çocukların teknoloji kullanımına nasıl rehberlik edebiliriz? Dijital teknolojileri kullanırken fiziksel-psikolojik iyi oluşumuzu tehdit eden unsurları önleyebilmek için neler yapabiliriz? Dijital sağırlık ve teknolojiyi toplum yararına kullanabilme beceriler için öğretmenlerin yapabilecekleri nelerdir? Dijital Öğretmenler projemiz kapsamında, Prof Dr. Ayşe Bilge Selçuk ile "Teknoloji Çağında Dijital Sağırlık" seminerimizi 30 Mayıs Salı Günü Saat 20.00'de Habitat Derneği Youtube kanalında gerçekleştireceğimiz ve tüm sorularımızın cevaplarını ve teknoloji çağında çocukların teknoloji kullanımı rehberliği hakkında önemli bilgiler alacağız. Accasse Date:29.05.2023	Hızla dijitalleşen dünyada yaşamın merkezine yerleşen internetin önemi; bilgiye erişim, eğitimde dönüşüm, tarımda ve üretimde verimlilik gibi alanlarda giderek artıyor. Birleşmiş Milletler Sürdürülebilir Kalkınma Amaçları arasında bilgi ve iletişim teknolojilerine erişimin artırılması yer alırken, tüm dünyada dijital uçurumun önüne geçmek, sosyal ve dijital kapsayıcılığı artırmak için çalışmalar yürütülüyor. Biz de bilgi teknolojileri iştirakimiz İşNet ile birlikte, kırsal alanların ekonomik ve sosyal kalkınmasına katkıda bulunmak amacıyla "100 Köye İnternet" projesini hayata geçirdik. İnternet erişimi olmayan veya kısıtlı olan köylerimizde uydur üzerinden internet bağlantısı sağırlanan proje ile şu ana kadar 22 köyde kurulumlar tamamlandı. #100Köyeİnternet İşNet Accasse Date:01.02.2024

Based on the examples provided, it can be inferred that e-commerce companies are primarily engaged in digital responsibility initiatives aimed at supporting disadvantaged girls. These companies collaborate with national and international organizations to provide assistance to female students pursuing technology-related studies. Through these collaborations, they aim to foster the development of digital competencies among these students and promote the integration of art and science using technology. Such initiatives are crucial for promoting gender equity and empowering women in the technology field and can positively impact the overall advancement of the digital economy.

Time for Security Bootcamp! 🚀

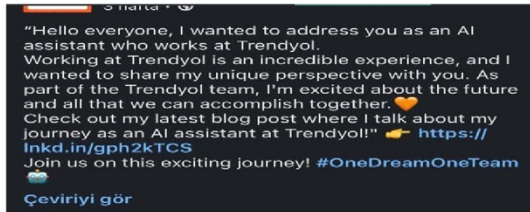
We have exciting news for Cyber Security Enthusiasts! 🚀

- Whether you are a fourth year university student, recent graduate, or a coder with 0-3 years of experience who is passionate about learning, growing, and excelling in a collaborative environment, you won't want to miss this opportunity.
- Join us for an immersive **#SecurityBootcamp** every Saturday and Sunday from 7 October 2023 - 12 November 2023 from 10:00 - 16:00, as we delve into topics such as enterprise security, information **#security**, blue team and red team practices, ethical hacking and security best practices.

Figure 13 E-Commerce Cyber Security (access Date:01.10.2023)

In addition to supporting girls digitally, e-commerce companies organize training programs and workshops for final-year university students or recent graduates. They organize these activities with their own infrastructure and workforce and use these events to identify future job candidates for their companies. Although their awareness of digital responsibility in interviews is lower than that of banks, it can be said that they have started to strive to improve in this area. However, their social media posts have not yet reflected on this. As can be seen from the posts, companies are in the process of expanding their cooperation with NGOs and academia.

Table 7 E-Commerce and AI Technology



Exciting Announcement from the Trendyol NLP Team! 🚀
We've created a large language model (Trendyol LLM) that speaks both Turkish and English, tailored to general-purpose use cases. This model is open-source, cost-effective, and keeps our data secure.

📦 Why Our Own Model?

Addressing customization and privacy issues in AI, we created a versatile model that also enriches linguistic diversity, notably in underrepresented languages like Turkish, filling a crucial gap in the field.

🌟 Overcoming Challenges

Our journey involved extensive data cleaning and securing high-powered GPUs for training. Thanks to the team who contributed to the improvement.

🔗 Discover Our Models

Check out our innovative models on Huggingface :pointright:
<https://lnkd.in/dCDGq-U5>
<https://lnkd.in/dXcKRabB>

Join us at our Trendyol NLP Team Meetup today to get a closer look at our project details! <https://lnkd.in/dhsQhVpU>

Ask your questions and get answers at our meetup. <https://lnkd.in/dYF2dMdR>

Trendyol differs from other e-commerce sectors with foreign partners with its posts. With the hashtag 'OneDream, OneTeam', most posts aim to inform young people about working conditions. They frequently share the training they provide to their employees on technology literacy, digital responsibility, and digitalization. As seen from the posts, they developed an AI assistant as their “OneTeam” member. Although most of the development is presented in an excited language, they do not give any information about how they will provide or support the system in terms of privacy or data protection issues. This prevents both the theme of transparency and CDR communication.

Birleşmiş Milletler (BM) Sürdürülebilir Kalkınma Amaçları'na 2030 yılına kadar tüm dünyada daha hızla ulaşılması için BM Global Compact'ın başlattığı "Daha Hızlı, Daha İleri" (Moving Forward Faster) inisiyatifine tüm dünyadan taahhüt veren ilk e-ticaret şirketi olduk. Türkiye'nin Hesiburada'sı olarak 2030 Sürdürülebilir Kalkınma Amaçları doğrultusunda belirlenen eylem alanlarında hedef odaklı ve somut adımlar atmaya devam edeceğiz.

Figure 14 E-commerce Sustainability (access date:15.11.2023)

Upon recent sharing of the businesses, it can be seen that they have started to include sustainability processes in their business models. It supports the interviews that when companies complete their developments, the next step is CSR and sustainability. The commitments they make are a factor that will contribute to the acceleration of the process.

2.2.5. Comparison of Banking and E Commerce

- The obligation of banks to comply with GDPR and BRSA in addition to KVKK and the lack of an authorized body to supervise the e-commerce sector other than KVKK affect the awareness of digital responsibility.
- Similar to banks, e-commerce companies with foreign partners make a difference when they comply with GDPR. However, the internal audit processes of banks are more intensive.

- Due to the fact that it is a newer sector, e-commerce companies are lagging in awareness-raising efforts.
- The necessity for banks to be faster in business development processes (cryptocurrencies) requires them to follow the current more closely and take quick action.
- The same speed is a disadvantage for e-commerce. While trying to catch up with the agenda, they postpone shaping the business model. This situation also delays the formation of corporate culture.
- The CSR and CDR practices of e-commerce companies, which have not yet established their business schemes and whose corporate communication departments have just been opened, have not gone beyond supporting natural disasters. On the other hand, the banking sector has started to shape its social and digital responsibilities to build its workforce.
- Although the size (scale) / managers of banks do not affect the developments much, the status of being a patron institution shapes the e-commerce sector.
- The developmental impact of the pandemic is more reflected in e-commerce.
- For the bank, digital responsibility is mostly fulfilled for reputation and trust. Even if it cannot be summarized in two words for e-commerce, the concept of greenwashing can be discussed.
- While employee training has a long history in banking, in e-commerce, these processes are shaped by audits and sanctions as business cycles, and the number of employees increases.
- The process of prioritizing expansion / Institutionalization, which we can generalize for e-commerce, differs in banks. The banking sector has established institutionalization based on a long history. In addition, at a time when money is at least as valuable as health, banks already have to be sensitive. Since banks have gone through e-commerce long before, they were able to see the problems before and find solutions. Their reputation has been shaken by situations such as theft and hacking of customer information.

Table 8 Comparison of Banking and E-commerce

Aspect	Banking Sector	E-commerce Sector
Regulatory Compliance	Comply with GDPR, BRSA, and KVKK	Primarily focused on KVKK without an authorized body
Digital Responsibility Awareness	Strong awareness due to compliance obligations	Lagging behind in raising awareness
Business Development Speed	Need for quick action in areas like cryptocurrencies	Speed can hinder shaping the business model
CSR Practices and Corporate Culture	Utilizing social responsibilities for workforce	Limited CSR beyond supporting natural disasters
Impact of Pandemic	Lesser impact compared to e-commerce	More pronounced developmental impact
Motivation for Digital Responsibility	Focused on reputation and trust	Varied focus, potential concern for 'green-washing'
Employee Training and Development	Long history of training, shaping through audits	Shaped by audits, sanctions, and business cycles
Compliance with GDPR and Foreign Partners	Compliance crucial, intensive internal audits	Compliance vital, but less intensive internal audits
Institutionalization	Established through a long history	Prioritizing expansion and institutionalization
Experience with Challenges	Long-standing experience with security challenges	Facing challenges like theft, hacking of customer data

CONCLUSION

The need for differentiation in products and services, which is one of the intensive effects of globalization, has been met by corporate social responsibility (CSR) activities, one of the important pillars of corporate communication (Moir, 2001). Companies that attach importance to CSR activities have found the opportunity to gain an advantageous place in the market. With the new expectations of target audiences from organizations, companies focused on making action plans with the awareness of their responsibilities towards all stakeholders and the environment. As digital technologies rapidly develop and transform all sectors, social responsibility activities from the past have been insufficient to keep pace with the age. With new technological developments, digital technologies have gone far beyond being a tool for users to achieve their goals. They have transformed our living standards, the way we perceive reality and our relationship with nature; they have become a dominant factor in determining our choices and decisions. The development of digital technologies has also led to radical social transformations. Privacy has become one of the most important challenges of modern life, especially with the increasing dependence on online technology, social media and virtual systems (Durucu et al., 2019).

In addition to the concept of CSR, the concept of Corporate Digital Responsibility (CDR) has taken its place in the literature with the effect of transforming technologies, digitalization and its effects integrated into all processes and the concept of digital ethics. CDR requires being active and taking initiative in prioritizing ethical principles while shaping the digital world. Setting clearly defined limits on data use, providing users with comprehensive and transparent information about data collection processes, supporting employees with regular training on data security, and cooperating with NGOs related to digitalization are examples of CDR activities (Eissfeller, 2020). Digital technologies should be organized in a way to increase the capacity of users from all walks of life and prioritize inclusiveness. Users are not merely consumers but also active participants within the relevant tools' communities (Hyde, 2008).

Based on conceptual and social developments, the main topic of this thesis is to examine the development and current status of the concept of corporate digital responsibility within the scope of banking and e-commerce sectors in Turkey. In the

study, it is aimed to seek an answer to the basic problematic 'What are the policies, activities and future goals of various organizations operating in the banking and e-commerce sectors in Turkey regarding the concept of CDR? There are very few studies in Turkish literature that deal with this concept. This thesis extends the literature on CDR in Turkey and presents in detail how two main sectors in Turkey approach a relatively new concept. This research aims to fill the existing gap in the literature on the concept of CDR and to contribute both theoretically and to specific sectors. This research is important as it is one of the first studies to examine the concept of corporate digital responsibility in terms of Turkish banking and e-commerce sectors. In addition, this study is expected to provide empirical insights for different industries that will operate in the field of CDR.

In this context, the first part of the thesis consists of a detailed literature review and discusses critical theories and concepts relevant to this research, including CSR, digital transformation and CDR. Firstly, corporate social responsibility and its historical development, which form the basis of corporate digital responsibility, are discussed, followed by the changing practices of corporate social responsibility and the concept of digital transformation in connection with digital ethics debates. Finally, the theories in the literature on the concept of corporate digital responsibility, research studies from different sectors and the contributions of guidelines and standards prepared by various organizations are discussed. In addition to the literature review, before the method section, a brief analysis of the situation of the e-commerce and banking sectors, which are selected as the sample group and which are among the sectors where data are used, processed and shared the most, in Turkey and in the international arena has been made.

In this thesis, the qualitative research method was utilized in order to examine in depth the positioning, processes, and future planning of the relevant sectors towards the concept of CDR. Data were collected through in-depth interviews and content analysis techniques from qualitative research methods. The study's data set consists of semi-structured in-depth interviews, social media content analysis and document analysis to provide the triangulation technique recommended to support reliability and validity in qualitative research. The ethical approval of the research was approved by the Ethics Committee of Galatasaray University.

The questions used in the in-depth interviews are prepared by utilizing the relevant literature and studies, CDR guidelines and various scales as stated in the interview guide (appendix 1) and expert opinion was obtained. After the pilot study, minor changes were made to the questions, and the main study was completed by obtaining expert opinion again. The participant group of the study consisted of 20 senior managers from the banking and e-commerce sector, IT department employees and corporate communication experts. Since legal department co-operation was frequently mentioned in the interviews, two legal department employees were also included in the participants. The participants were reached through their corporate and personal e-mails and snowball method. The interviews were mostly conducted through online platforms and were completed between 45 minutes and 1 hour on average. After being transcribed by the researcher, the themes and codes determined were checked again by a second researcher and finalized. In the document analysis section, the last one-year integrated reports of the relevant sectors for 2022-2023 were analyzed. In the social media content analysis, in line with the discourses of the participants, the LinkedIn platform posts, which are mostly used as corporate communication tools by the institutions, were subjected to content analysis.

In this thesis, findings and literature discussion are discussed together. This section is shaped under three headings: interview analysis, document analysis and social media findings. Interview and document analysis findings are discussed under two different headings as e-commerce and banking sectors, while social media findings are discussed under a single heading.

Implications for the Banking Sector

In the banking sector, individuals' savings, investments, lifestyles and future survival depend to a large extent on the operation of a healthy and ethical banking system. Therefore, banks are extra sensitive to privacy risks (Namahoot & Laohavichien, 2018). The data sources for the banking sector are foreign private banks, domestic private banks and state-owned banks at different scales. In the most general form, the results show that internationally backed private banks are ahead of local banks in terms of both the obligation to comply with the GDPR and the development of the CDR concept with the diversity and adequacy of their capital resources. Similar

to the results of Yıldırım's studies (2019, 2020a), this research also shows that private deposit banks have more flexibility in adopting digital technologies compared to public, development and participation banks. One of the reasons for this is that private deposit banks have a higher digital transformation maturity than other bank types. Competing with private banks, Turkish deposit banks have recently implemented many products, service, process, position and paradigm innovations that can contribute to sustainable and socially responsible banking. It is seen that these practices focus on the protection of the environment, strengthening the society, protecting, and implementing ethical values, adapting all kinds of scientific and technological developments that can help them to their fields of activity and expanding their use. Thus, it is possible to increase the degree of sustainability of all kinds of resources used by the implementing banks and all their stakeholders. In this study, similar results were obtained with Çelik's (2020) study and it is understood that deposit banks reposition themselves in parallel with the execution of the process of compliance with sustainable and socially responsible banking principles.

One of the most prominent concepts in the digital code of ethics discussed under the digitalization theme was 'trust'. Bank participants addressed the concept of trust in terms of equality, transparency and inclusiveness. The prominence of these concepts can be attributed to the fact that the banking sector has been working towards building trust since its establishment and has built its reputation with consumers and other stakeholders on the theme of trust. Another code shaped under digitalization is digital responsibility. The concept of digital responsibility was discussed in a wider range than the concept of digital ethics; areas such as NGO cooperation, security of employee information, providing trainings on digital ethics and data privacy concepts were mentioned. It is thought that the pandemic also played a role in the diversification of this knowledge. As a study by Stalmachova et al. (2022) shows, the pandemic has affected not only the costs associated with the customer interface, products and services, but also the management of infrastructure and networks, including resources, activities and partnerships. The interconnectedness of these elements and their necessity for overall business strategies has been a phenomenon that has increased the knowledge and experience of the banking sector regarding the concept of digital responsibility.

Regulations have a great contribution to the advancement of the concept of corporate digital responsibility in the banking sector. The existence of a supervisory board specific to the financial sector has had a share in shaping the principles of digital responsibility, accountability and transparency in banking even before the KVKK. Regular inspections by the BRSA contributed to more sensitive and conscious behavior of bank personnel. In addition to the BRSA, when the sanctions of the KVKK are added, the sector has taken the lead in terms of inclusiveness, ethical attitudes and confidentiality through internal and external audits. In particular, the obligation of banks with foreign partners to comply with the GDPR and the increasingly severe sanctions of the relevant institutions have paved the way for progress towards the CDR concept in the banking sector. Apart from these obligations, the need to comply with the regulations has gained importance for foreign customers to prefer the relevant banks as well as domestic customers and for banks to protect their reputation.

Employees have a crucial role in corporate digital responsibility. Employees not only contribute to the concept finding a place on a sectoral basis, but also companies try to show that they fulfill their digital responsibilities towards the personnel with the training provided. Bank employees trust their institutions in terms of protecting personal information, and this trust is a process that supports the processes of belonging and loyalty to the organization. On the other hand, in addition to the mandatory training required by supervisory institutions, banks also support their employees with personal development training. Supporting personal development training gained momentum with the compulsory training and contributed to the development of employees' digital responsibilities. Considering that human hands produce digital tools, employee training is an important step in fulfilling digital responsibilities.

In terms of Corporate Social Responsibility and Sustainability, we see that the banking sector has taken great steps at this point. Although CSR and sustainability activities are prioritized much more in banks with foreign partners or institutions, private banks serving in Turkey have also started to make the necessary plans. Although state banks are one step behind, the pandemic and the post-pandemic process have been effective in accelerating their social responsibility and sustainability actions. The fact that organizations such as the European Union require sustainability activities

and action plans as a condition for granting syndicated loans to banks also leads to the development of projects. As stated by the participants, increasing stakeholder participation in CSR projects as well as establishing and maintaining a good reputation paves the way for the formation of strategic plans in this direction.

The continuation of CSR and sustainability projects in the banking sector is in the form of supporting these projects by moving them to digital, with the help of digital tools or digital-themed activities. Sub-themes areas such as volunteering, social contribution, and support for digital literacy from the perspective of CDR are progressing in the form of digitalization of CSR projects. Although developments are promising, it can be said that approaches to digital responsibility are still in the process of finalizing their formation. Banks will fully fulfill their corporate digital responsibility when they transparently reflect the policies in their artificial intelligence development strategies beyond the budgets and sponsorships they allocate for women/entrepreneur academies, sports and arts, when they develop inclusion strategies in digital tools or when they have ethical concerns about their digital actions without the obligation of KVKK, GDPR.

E-commerce Results

First, it should be noted that the research phase of the study coincided with a period when the effects of the pandemic continued. If the research had been conducted before the pandemic, it is thought that the findings would have been different, especially for the e-commerce sector. With the pandemic, the orientation of workflow systems towards online platforms and the fact that consumers have to meet all their needs online through e-commerce platforms have paved the way for the emergence of security and governance problems for the e-commerce sector, which has not yet created sufficient infrastructure. In this process, one of the major problems in the e-commerce sector has been that connected risks and governance systems cannot adequately protect consumer information and harm modern business operations (Umanailo et al., 2019). The findings of this study show that despite the rapid rise of e-commerce platforms, reasons such as incomplete workforce, incomplete institutionalization process, lack of knowledge and experience of managers on the concept of CDR, lack of a special supervisory institution other than KVKK and gaps in KVKK have caused the e-commerce sector to lag far behind in terms of CDR

compared to the banking sector. As Kunz and Wirtz (2023) state, CDR should be seen as a voluntary obligation that goes beyond legal requirements and standards, and companies should prioritize good CDR practices. However, financial benefits from the collection and use of consumer data, the focus on improving the customer experience through AI-driven customization and personalization, and cost reduction through service automation prevent companies from prioritizing good CDR practices.

In the e-commerce sector, just like in banking, data security and transparency are crucial for digitalization. The fact that the training processes of the employees on this issue are fresher, that they ignore the principle of transparency in product marketing and sales for profit purposes, and that they have not developed systems for data breach and data security vulnerabilities can be shown as the substructure of these two themes. Similar to the banking sector, the concept of 'trust' in e-commerce also stands out in the theme of digitalization.

While discussing digital ethics, participants focused on moral reactions with the concept of trust and expressed their concerns about privacy and ethical decision-making. Their interpretations of the concept of digital ethics underline the challenges of translating theoretical principles into practical applications in organizational contexts. One of these challenges is the ethical dilemma of consensual privacy violations. Although regulations such as KVKK increase the sensitivity of organizations in protecting sensitive information, it is not enough. Although sensitivities on digital ethics are associated with reputation building for companies, prioritizing people should be a priority.

The concept of digital responsibility is closely linked to digital ethics, which includes ethical actions and responsible use of digital technology. Participants emphasize the importance of actions in fulfilling responsibilities and underline the accountability of institutions in creating a safe digital environment. The discourses on reducing the use of paper as one of the main goals of digitalization show that digital responsibility remains in a very narrow focus and its wide scope is not adequately represented. As can be understood from the codes under digitalization, participants expect companies to comply with regulations, handle data responsibly and communicate transparently about data collection processes.

The results in the digitalization theme show that the pervasive surveillance and monitoring problem in the digital age needs to be addressed. The technological panopticon facilitated by digital platforms has significant implications for privacy, autonomy and power relations and calls for critical reflection and scrutiny by academics, policy makers and the public.

An important theme emerging from the e-commerce findings is the factors that influence awareness of the CDR concept. These are employees, global partnership, audits and sanctions, company size and institutionalization, service providers' knowledge and needs. As in every sector, employees are an important pillar in the fulfilment of responsibilities. Very successful results can be achieved with the right employee orientation in the realization of action plans. In addition, increasing the digital literacy of employees, supporting them in terms of technological knowledge and encouraging them to cooperate with NGOs are among the priority criteria for organizations to fulfil their digital responsibilities. It should not be forgotten that employees are the most functional stakeholders of organizations.

As discussed for banks, global partnerships have an incentive for companies to progress in social responsibility, sustainability and digital responsibility. Companies with international partnerships and shareholdings are more aware of digital responsibility than local companies. These partnerships require companies to undergo both national and international audit processes. Even if companies want to evaluate the openness of national audits and sanctions, they do not take risks when it comes to international audits and comply with the sanctions one-to-one. In addition, global partnerships also affect the institutionalization process. In addition to being profit-oriented, global companies are more open to taking initiatives to improve their reputation and market position by showing sensitivity in corporate communication processes. Employees working in organizations with global partners also experience the advantage of being together with different cultures and have the opportunity to experience different business processes, different management and leader styles.

E-commerce companies try to compensate for the lack of infrastructure in data security and confidentiality with outsourced services. The banking sector has provided

both its infrastructure and employee capacity with many years of experience. The quality of outsourced services in the e-commerce sector is directly proportional to the knowledge of service provider companies, their command of KVKK and their experience in digital legal processes. The findings show that consultancy firms that also do business with international companies have a better command of laws such as GDPR and have a higher awareness and consciousness of digital responsibility and digital ethics. Although the consultancy firms are aware of the processes and the ideal, the points that shape the processes and determine the content are the budgets allocated by the institutions, the awareness of the managers about their responsibilities, and the importance given to digital responsibility in the institutionalization processes of the companies. In addition to all of these, outsourcing prepares the ground for companies to attribute responsibility to an external factor and avoid risk in case of problems that may arise.

Especially after the pandemic, changing consumer behaviors, intensive and increasing use of online platforms have created an important need for ensuring data security and confidentiality in the e-commerce sector. Creating action plans for digital responsibilities is not a priority for companies that are still at the stage of completing their development. In fact, as the findings show, even the corporate communication departments of Turkey's leading e-commerce companies have only recently begun to take shape, to increase their employee capacity and to prioritize their priorities other than profit. The emergence of needs in related issues has been a factor determining the changes in business processes.

Cultural and adaptation processes and rapid changes in the market and the world are other important factors affecting the way companies operate towards their digital responsibilities. Cultural adaptation can be handled in three dimensions: adaptation of laws, adaptation of the way companies does business and adaptation to the local culture. Cultural adaptation involves developing new skills and behaviors as well as transforming existing procedures, processes and corporate culture. Trust is maintained through the development of a modern business culture that prioritizes responsible data technology and consumer data governance. The challenge of cultural adaptation is evident in global business, especially during mergers and acquisitions where the integration of different cultures can disrupt local companies. Ignoring local

cultural factors when implementing global systems poses a threat to stability and shareholder confidence. Successful adaptation requires well-thought-out change management strategies, resource management and time allocation. GDPR adaptation is ethical and localization is needed to address cultural differences. Literal translations of data protection laws are insufficient and localized laws facilitate societal and organizational adaptation.

Rapid changes in technology, rapid system developments and increased competition are key factors affecting business model success. Adaptability is crucial in this dynamic environment and organizations face the challenge of balancing rapid decision-making with long-term planning. Rapid growth and change are influenced by a variety of factors, including user perceptions and frequent updates to laws and regulations. Staying compliant with evolving legal environments is vital to avoid financial and reputational consequences. However, the rapid pace of growth often leads organizations to prioritize profit and operational processes over issues such as digital responsibility. The interviews show that organizations can neglect issues such as digital responsibility in the pursuit of profit and operational growth. Turkey's rapidly changing agenda adds another layer of complexity to organizational dynamics. While rapid decision-making is advantageous, it poses risks when it comes to aligning decisions with long-term corporate strategies. Corporate digital responsibility is becoming crucial in building trust and meeting user awareness needs, but as observed in Brunetti and colleagues' (2020) research, the search for long-term quality can slow down the integration of processes.

One of the emerging themes related to e-commerce is corporate communication processes. Social responsibility and sustainability codes are discussed under this theme. Tonn (2020), in his research on Corporate Digital Responsibility (CDR) communication, emphasizes the importance of effective communication in corporate transformation processes. Social media has an important role in supporting digital transformation and communicating responsibility and sustainability. For the interviewed organizations, effective use of social media facilitates adaptation to changes in the market, improves stakeholder experience through agility and responsiveness, and helps improve company visibility and user awareness. However,

it is obvious that some companies are not fully utilizing the potential of social media for a more dynamic and responsive approach.

The role of corporate communications also changes, especially in times of crisis such as pandemics. Corporate communications departments are emphasized as key components of expanding businesses and play a vital role in communicating narratives to various stakeholders (Cornelissen, 2004). Key considerations include the need for strategic direction, cultural awareness, and interdisciplinary approaches. Interviews reveal examples where digital tools, including robotics and AI training, are used for CSR initiatives and demonstrate a commitment to social responsibility. Integration of digital technologies into CSR practices, focusing on responsible digitalization that considers environmental and social impacts is valuable for CDR. The establishment of sustainability teams and the publication of sustainability reports are seen as proactive steps towards addressing social and environmental concerns. Optimization of systems for sustainability is discussed, emphasizing the dual goals of efficiency improvement and risk reduction, recognizing that sustainable practices can be aligned with broader business objectives.

The future theme reveals the need for a transformative change in mindset and corporate culture regarding CDR. Companies are expected to align digital transformation processes with their corporate culture in the future, but the integration and development process will take time. However, interviewees express concern about the slow progress in digital responsibility and awareness, especially given the challenges faced by Corporate Social Responsibility (CSR) practices. The future of technology, particularly artificial intelligence and autonomous platforms is expected to shape user experiences. E-commerce is highlighted as an important channel for businesses, providing global reach but also raising concerns about information privacy. The need to protect customer data and the role of auditors in assessing e-business environments are highlighted. In the future of corporate responsibility, ethical issues, equality and human rights concepts will be discussed more frequently. The role of NGOs in raising public awareness and influencing policy is recognized, and the power dynamics are showing signs of shifting towards consumers. While companies endeavor to comply with the CDR principles, it is important to recognize that there is still room for improvement.

Document Analysis and Social Media

In the study, various documents of state-owned banks, private banks, foreign-owned banks, and large e-commerce companies were comprehensively analyzed. The focus was on commercial banks, excluding participation, development, and investment banks. The analysis covered integrated reports, barrier-free banking, corporate social responsibility (CSR) and sustainability issues. Although sustainability indices reports have sufficient content and number of reports, but the absence of Corporate Digital Responsibility (CDR) certification standards drew attention. While companies mention CDR policies, few integrate them into a comprehensive strategy. Reputation management, vital for banks, is increasingly becoming part of their digital transformation, in line with global sustainability efforts.

Inclusion is a key issue in the corporate world, particularly addressing the digital divide. In the digital context, banks are addressing this through barrier-free banking initiatives. However, inclusion is about including all disadvantaged groups, and its scope extends far beyond people with disabilities. If digital accessibility is prioritised for all customers and users, these initiatives will cease to be just a CSR project and will be understood as important points to be included in business processes.

The study analyses integrated reports that demonstrate transparency in financial and non-financial information. High-quality integrated reports were positively correlated with firm value and increased the reactions from the capital market and internal decision-making processes. Priority themes for banks include regulatory compliance, digitalization, financial inclusion, sustainable and ethical practices, and governance that supports social objectives. While some banks prioritize and implement robust security measures, others adopt fewer comprehensive approaches, risking vulnerabilities in customer data. The sensitive nature of financial information requires stringent measures to prevent unauthorized access, which could have negative consequences on reputation and financial well-being.

Training has emerged as a prominent theme in the banking sector, with banks prioritizing training programs for their employees with a focus on data, technology,

and cyber security. Some banks are expanding their training initiatives to include young students and educators and are collaborating with various institutions to ensure program effectiveness. Banks prioritize digital transformation, innovation, and customer-focused approaches to achieve long-term goals.

While data privacy and security are defined as critical in the e-commerce sector, it is worth noting that in some cases, digital responsibility is not given due importance. However, there is concern about the slow progress in the implementation of data security measures in the e-commerce sector. It is essential to develop more oversight bodies and relevant policies to protect customer privacy. The increasing trend of CSR practices supporting women entrepreneurs and contributing to gender equality in the workplace was also evident in the document analysis. CSR initiatives in e-commerce may focus on social and environmental issues rather than directly contributing to digital transformation. Compared to banking, this situation can be considered as a result of institutionalisation processes that have not yet been established.

The outputs in the interview section of the research were supported by social media findings. In particular, the role of LinkedIn in corporate communication in the e-commerce and banking sectors is focussed on. the impact of media on a company's reputation is examined and the distinction between formal and informal communication is emphasised. The study reveals that these sectors utilise LinkedIn for brand engagement, professional networking and positioning in competitive markets. The findings show that there are differences in communication strategies between e-commerce companies and banks in terms of CSR activities, with e-commerce relying more on informational strategies. Furthermore, the importance of having a clear social media policy should be emphasised to reduce the risks associated with inconsistent messages.

The analysis also extends to the banking sector and highlights common themes such as ongoing events, sponsorships and partnerships. Both sectors participate in digital events and sponsorships to showcase their expertise and build credibility. However, there are concerns about the transparency of banks in disclosing details about their technology infrastructure and security protocols.

The position of consumers and users is central when it comes to data protection, privacy and security. Moreover, the impact of user awareness on the development of the CSR concept is also evident in the answers given by the participants. One limitation of this study is that the concept of CDR is not addressed from the user perspective. In addition, another limitation of the study is the number of people and organisations it reached in the sectors it deals with. Although the participant profile of the study showed diversity in the banking sector, it was more limited in the e-commerce section. Increasing the diversity could have played a role in increasing the reliability of the findings on the e-commerce sector. In addition, the issue of well-being draws attention as one of the important issues in the CDR literature. The lack of data on user well-being constitutes another limitation of the study.

In future studies, addressing the concept of CDR from the user perspective, together with or separately from the sector analysis, will expand the literature. Since it is a newly developing concept in Turkey, studies on different sectors are needed. For example, digital technologies have started to be used more and more in the field of health and ethical concerns have increased. Studies in the relevant field will be important in terms of shedding light on future studies. In addition, it is thought that studies to be conducted on the basis of the same sector but in different countries will be useful in terms of comparing developments.

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APPENDIX

Interview Questions

Question	Reference
What do you do for the development of your employees on digitalization and related issues? - Are there appropriate arrangements in place to protect the safety and privacy of the tools and equipment used by employees? What measures have you taken? - What responsibilities do you think you have towards employees in digital workplaces?	Lobschat, L., Mueller, B., Eggers, F., Brandimarte, L., Diefenbach, S., Kroschke, M., & Wirtz, J. (2021). Corporate digital responsibility. <i>Journal of Business Research</i>, 122, 875-888.
What are the issues you pay attention to regarding digital ethics in the services you offer to your customers? - To what extent do you inform your customers about the data collection and processing processes you apply? - To what extent do you act in accordance with national/international standards in customer data security?	Wirtz, J., Kunz, W. H., Hartley, N., & Tarbit, J. (2023). Corporate digital responsibility in service firms and their ecosystems. <i>Journal of Service Research</i>, 26(2), 173-190.
What kind of investments are you making in terms of digital responsibility for future generations? - What are your research and development goals related to digitalization to ensure a better life for future generations?	Dörr, S. (2021). <i>Corporate digital responsibility</i>. Springer Berlin Heidelberg.
What kind of action plans do you have to fulfill your digital responsibilities in the social context? Do you have projects or future plans to develop cooperation with NGOs or other organizations?	Mueller, B. (2022). Corporate digital responsibility. <i>Business & Information Systems Engineering</i>, 64(5), 689-700.
What kind of practices do you have in areas such as data processing, data protection, algorithmic decision-making, cyber security, and digital education within the scope of CDR? (for IT department) What are the issues you prioritize when shaping your AI principles (transparency, security measures, cooperation, fairness)?	Elliott K, Price R, Shaw P, et al (2021) Towards an equitable digital society: artificial intelligence (AI) and corporate digital responsibility (CDR). Soc, pp 1–10

- What measures does your company take to reduce the negative impact of digitalization processes on the environment?	Herden, C. J., Alliu, E., Cakici, A., Cormier, T., Deguelle, C., Gambhir, S., ... & Edinger-Schons, L. M. (2021, March). "Corporate Digital Responsibility" New corporate responsibilities in the digital age. In <i>Sustainability Management Forum Nachhaltigkeits Management Forum</i> (Vol. 29, No. 1, pp. 13-29). Berlin/Heidelberg: Springer Berlin Heidelberg.
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General Questions

1. How has corporate responsibility been shaped by digital transformation?
2. What does Digital responsibility and
3. Digital ethic mean to you?
4. Where does digital ethics fit into your corporate social responsibility policies?
5. Do you have plans for CDR in the future?



ÖZGEÇMİŞ

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Hazırlayanın Adı Soyadı: Ceyda CİHAN AYDOĞDU

Tez Başlığı: A NEW APPROACH TO CORPORATE SOCIAL
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RESPONSIBILITY,
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