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Perakende ve E-Ticaret Sektörlerinde Dijitalleşme ve Kadın İstihdamı ¹

Digitalization and Women's Employment in the Retail and E-commerce Sectors

ÖZET

Çalışma, dijitalleşmenin Türkiye'nin perakende ve e-ticaret sektörlerindeki kadın girişimciler üzerindeki etkisini incelemektedir. Nitel bir araştırma tasarımı kullanarak, araştırmacı dijitalleşme ile ilgili deneyimlerine, karşılaştıkları zorluklara ve fırsatlara dair ayrıntılı bilgiler elde etmek amacıyla on kadın girişimci ile yarı yapılandırılmış görüşmeler gerçekleştirmiştir. Tematik analiz sonucunda, iş kurmanın basitliği, maliyet tasarrufları, sosyal medya pazarlaması ve analiz araçlarının kritik rolü ve dijital araçlar aracılığıyla elde edilen operasyonel verimlilikler gibi ana temaları belirlenmiştir. Ancak, cinsiyet önyargıları ve profesyonel ile ev sorumluluklarını dengeleme gibi sosyo-kültürel zorluklar da öne çıkmıştır. Duygu analizi, dijitalleşmenin iş operasyonları ve büyümesi konusunda genellikle olumlu geri bildirimler aldığını, ancak sosyo-kültürel zorlukların olumsuz duygular uyandırdığını göstermiştir. Bulgular, mevcut literatürle tutarlı olup, dijital teknolojilerin dönüştürücü potansiyelini vurgularken, hedeflenmiş destek ve dijital okuryazarlık programlarının gerekliliğini de ortaya koymaktadır. Bu çalışma, kadın girişimcileri güçlendirmek için özel müdahalelerin önemini vurgulamakta ve dijitalleşmenin cinsiyet eşitliği üzerindeki sektörel etkileri ve uzun vadeli sonuçları hakkında daha fazla araştırma yapılmasını önermektedir.

Anahtar Kelimeler: Dijitalleşme, E-ticaret, Kadın Girişimciliği, Nitel Analiz

ABSTRACT

The study examines how digitalization affects female entrepreneurs in Turkey's retail and e-commerce sectors. Using a qualitative research design, the researcher conducted semi-structured interviews with ten female entrepreneurs to gain detailed insights into their experiences, challenges, and opportunities with digitalization. The thematic analysis identified key themes like the simplicity of starting a business, cost savings, the crucial role of social media marketing and analytics tools, and operational efficiencies achieved through digital tools. However, socio-cultural challenges such as gender biases and balancing professional and domestic responsibilities were also significant. Sentiment analysis showed that while digitalization generally received positive feedback regarding business operations and growth, socio-cultural challenges elicited negative sentiments. The findings are consistent with existing literature, highlighting the transformative potential of digital technologies while stressing the need for targeted support and digital literacy programs. This study underscores the importance of tailored interventions to empower female entrepreneurs and suggests further research on sector-specific impacts and long-term outcomes of digitalization on gender equality.

Keywords: Digitalization, E-commerce, Women Entrepreneurship, Qualitative Analysis

1. INTRODUCTION

Digitalization is transforming the modern business landscape, bringing significant opportunities and challenges across various sectors. In retail and e-commerce, digital technologies have reshaped business operations, customer interactions, and market dynamics. This transformation is not only altering how businesses function but also influencing employment patterns and entrepreneurial opportunities. Particularly for women, digitalization presents a dual-edged sword: it offers unprecedented opportunities for empowerment and growth while simultaneously posing unique challenges that can hinder their progress.

¹ Dipnot var ise (Times New Roman), (8 Punto)

Understanding the specific impacts of digitalization on women's employment is crucial for promoting gender equality and economic development. Female entrepreneurs in the retail and e-commerce sectors in Türkiye face distinct challenges and opportunities as they navigate the digital landscape. This study is significant as it seeks to fill the gap in existing literature by providing insights into the experiences of these women, thereby contributing to more inclusive and effective digital transformation strategies. By focusing on female entrepreneurs, this research aims to highlight how digitalization can reduce gender-based barriers and foster entrepreneurial success.

The primary objective of this study is to examine the influence of digitalization on women's employment within the retail and e-commerce sectors in Türkiye. Specifically, the study aims to:

- Investigate the experiences of female entrepreneurs during the digitalization process.
- Identify the opportunities that digitalization presents for women entrepreneurs.
- Explore the challenges faced by female entrepreneurs in the digital landscape.
- Compare the experiences of female entrepreneurs with their male counterparts.
- Provide recommendations for leveraging digitalization to enhance women's employment and entrepreneurial success.

This paper is structured as follows: The introduction provides the background, significance, research objectives, and questions guiding the study. The literature review section explores existing research on digitalization, gender equality, and women's employment in the retail and e-commerce sectors. The theoretical framework outlines the relevant theories and models underpinning the research. The methodology section details the research design, sample selection, data collection methods, and data analysis techniques. The findings section presents the key themes and insights from the interviews. The discussion interprets these findings, comparing them with existing literature and highlighting their implications. Finally, the conclusion summarizes the key findings, discusses the study's limitations, and offers recommendations for future research and practice.

2. LITERATURE REVIEW

2.1. Overview of Digitalization in Business

Digitalization is changing business nature: it infuses digital technologies in all business operations to enhance efficiency, innovation, and competitiveness. This transformation is driven by the adoption of numerous digital tools and platforms, including cloud computing, big data analytics, artificial intelligence, and the Internet of Things (IoT), among others that collectively allow businesses to streamline their processes and optimize their operation (Ritter & Pedersen, 2020; Calderon-Monge & Ribeiro-Soriano, 2024). By using these technologies, automation of simple tasks becomes possible, while manual errors are reduced and a lot of operational costs are saved in the process, thus making the entire process more efficient.

Besides, digitalization is instrumental for innovation, which equips businesses with tools to make new product and service innovations, improve current offerings, and enter new markets. Digital technologies support quickly prototyping, testing, and iterating to bring innovative solutions to market faster than ever before (Caputo et al., 2021). This is particularly important in today's fast-paced business environment, where the capability to rapidly adapt and respond to changing market demands can often be a key differentiator. Digitalization drives efficiencies and innovations for competitiveness through better internal and external communication and collaboration among organizational employees and other stakeholders (Savytska et al., 2023). Improved communication has been facilitated by advanced communication tools in video conferencing, collaboration software, and social media platforms, which have changed businesses' ways of interaction with their employees, partners, and customers. These tools make communication seamless and real-time, transcending geographical boundaries to create a more connected and agile business environment.

Besides, digitalization allows businesses to provide tailor-made customer experiences, which have become increasingly critical in the contemporary marketplace. Organizations can utilize data analytics and machine learning to get detailed insights into various customer behaviors, preferences, and needs. These details will help businesses to develop and customize products, services, and marketing techniques according to the expectations and demands of individual customers and hence increase satisfaction and loyalty of customers (Ribeiro-Navarrete et al., 2021; Abbas et al., 2024). A personalization strategy not only retains existing consumers but also acquires other potential consumers for a business, which boosts the business in the competitive market.

Digitalization is not a technological modernization but a fundamental change in businesses and their interactions with stakeholders (Wang et al., 2023). It calls for a rethinking of business strategies, processes, and models. The digital mindset must be embraced by organizations, fostering a culture of constant learning and adaptability to the new (Calderon-Monge & Ribeiro-Soriano, 2024). It will eventually be this cultural shift that will be necessary to successfully navigate the complexity and opportunities given by the digital era. Essentially, through digitalization, businesses become more efficient, innovative, and competitive, while, at the same time, it transforms the way they reach and serve their stakeholders.

The importance of digitization capability in facilitating successful digital technology adoption and use by business-to-business (B2B) firms is underlined by Ritter and Pedersen (2020). They further contend that effective digitization strength enables firms to innovate the business model, develop new value propositions, and compete in the digital era. This argument illustrates the requirement for businesses to build up and improve their digital capabilities to realize all the advantages of digitalization effectively. Ilcus (2018) further underlines the comprehensive nature of the impact of digitalization on business functions. The business environment has been digitized as digital technologies have revolutionized that space, with Ilcus noting that this fact makes business decision-making much better and more efficient, as it allows businesses to interact with customers in more meaningful ways. Such a broad effect implies that digitalization is not a luxury but something that any business must have if it wants to lead and succeed in the modern, dynamic market environment.

Caputo et al. (2021) conducted a study using a science mapping approach finds that digitalization allows innovation, which leads to new revenue sources because of the changes in the old business models. This also becomes a call for businesses to be dynamic enough in adjusting and evolving because digitalization involves change that impacts strategies and operations within a business setting. Ribeiro-Navarrete et al. (2021) analyzed performance improvements brought by digitalization within the business services sector, notably knowledge-intensive business services (KIBS). Their empirical study shows that digital technologies enhance business performance through innovation, service delivery, and operational effectiveness. A key finding offers support for the positive effect of digitalization on business performance in sectors where knowledge and expertise form an important factor.

Calderon-Monge and Ribeiro-Soriano (2024) move on to do a systematic literature review on digitalization within business and management. They identify fundamental themes, such as "the fundamental transformation of business activities through digital technologies, new business models enabled by digital innovations, and strategic aspects of digitalization for gaining competitive advantage." The latter paper has also found out that the companies "need to re-shape their strategies and operating practices in order to make way for the digital era." Savytska et al. (2023) their research deal with how the implementation of digitization changes marketing instruments for the B2C segment. Their study discovered how digital technologies have brought a turnaround into marketing through more targeted and interactive campaigns. This has made the tools of digital marketing inevitable for a business to effectively reach and engage with customers in this digital age.

Abbas et al. (2024) investigate the synergistic effects between digitalization and financial innovation on business growth. They find that digitalization enhances business growth through promoting green technology innovation, enhancing product market competition, and improving firm performance. In this regard, the current research puts more emphasis on how the integration of digital and financial innovations can enhance sustainable business growth. Wang et al. (2023) also assess the part played by the innovation of business models considering the digitalization process. They point toward the positive influence of digitalization on the performance of business since it allows companies to re-innovate their business models for more efficiency in operations and satisfaction from customers. The present research thus underscores the pivotal role that digital technologies play in enabling business model innovation toward superior performance.

All the studies above consistently point out the transforming power of digitalization in the world of business. Innovation, along with continuous adaptation, has been driven by efficiency in various business models and performance changes through digitalization. What it requires, then, is an understanding of the diverse impact of digitalization that helps a business achieve growth on a sustainable basis and retain a competitive edge in this digital age. The paper aims to draw on these insights and scrutinize the specific context of female entrepreneurs in the retail and e-commerce sectors in Türkiye, adding value to the general understanding of the impact of digitalization on women's employment and entrepreneurship.

2.2. Digitalization and Gender Equality

Digitalization can immensely advance gender equality by offering new opportunities for the empowerment and participation of women in the work field. Several studies have been done concerning digital resources that promote gender equality, pointing out how technology could be used to empower and educate women in various contexts. One such systematic literature review was conducted by Yañez, Alonso-Fernandez, and Fernandez-Manjon on digital resources used to educate and achieve gender equality. In this regard, their study focused on integrating digital tools within the overall educational programs to ensure gender-related sensitization and awareness. It was evident in the present context that online courses and interactive platforms significantly assist in developing an education system sensitive to gender, which is necessary to demolish traditional gender-related boundaries and bring equality.

Wang et al. (2023) tested whether digitalization alone may be able to sufficiently empower female entrepreneurs by having an online gender identity and utilizing crowdfunding performance. Their research has shown that, indeed, the digital platform that crowdfunding provides creates new opportunities for female entrepreneurs in ways that previous barriers could not. However, the study further suggests that such empowerment does vary according to whether women present their gender identities on the Internet, proving that digitalization alone is not a panacea but works hand in hand with supportive policies and practices.

Lu, Xiao, and Wang (2023) explored the impact of the digital economy on female employment in China, revealing what they term a "gender dividend." Their research indicates that the digital economy creates new job opportunities for women, particularly in flexible and remote work. These opportunities help women balance work and family responsibilities, increasing their participation in the labor force. However, the study also suggests that targeted interventions are necessary to ensure that women can fully benefit from these digital opportunities.

Di Vaio, Hassan, and Palladino (2023) conducted a systematic review of the literature on the point at which gender equality and technology under blockchain first meet. Their work theorizes that blockchain can, in fact contribute toward actualizing gender equality through safe and transparent mechanisms of financial transactions, identity verification, and property rights management. The application of these can be vital for the empowerment of women, particularly in this geographical belt that presents huge legal and social challenges to women. The study also highlighted the necessity for getting women access to blockchain to close the gendered digital divide.

Nugroho et al. (2024) also dealt with educational innovations considering gender equality by focusing on uses of technology and new approaches. Their study reflects the fact that technology can alter the very nature of education toward promoting gender equality in an inclusive way. New educational technologies can equal opportunities for both women and men in education and empower women with skills crucial for successes in the digital economy.

In short, digitalization has ample scope to promote gender equality by providing new paths to education, employment, and entrepreneurship. Realizing the potential of digitalization for gender equality in full means that the underlying social and structural barriers faced by women have to be tackled. The resulting synergy between technological advancement and supportive policies and practices can actually create a more inclusive, more equitable digital future.

2.3. Women's Employment in Retail and E-Commerce

The digitalization and e-commerce revolution have provided opportunities for women's employment and entrepreneurship. This has become one game-changer in most world economies. Sultana and Akter (2021) found how women engage in e-commerce, bringing up that digital platforms give them capabilities to do business that previously had been out of reach because of social and cultural barriers in Bangladesh. For example, their study found that e-commerce gives flexible work for Bangladeshi women to balance their work and family lives positively, which positively contributes to their economy. In their study, Yu and Cui (2019) centred on the empowerment of women in rural China due to e-commerce. Their research also found that e-commerce has endowed rural women with capabilities and opportunities where they can partake in the market, go past geographical boundaries, and advance their economic status. These women can sell their products online, and that means they are enabled to reach a wider audience and earn their own money. A consequence is financial and social empowerment that makes them not dependent on men for the provision of their needs.

In Turkey, Sovbetov (2018) carried out research on the effects of the digital economy on female employment and was able to establish that digitalization has considerably changed female labor engagement. "The research has shown that digital platforms and e-commerce provide work for women, with these job opportunities mainly being in urban areas where access to technology is at a high. This enables them to be in flexible and dynamic environment settings, which are friendly for their economic empowerment and hence contribute to development by engaging in paid economic activities." Mivehchi (2019) assumed this in a study that found information technology among Iranian women within the country's e-retailing sector. The results demonstrated that IT tools and digital platforms have indeed played a major role in supporting female entrepreneurs by providing them with the resources and market access necessary to start and grow their businesses. It is this technological support that actually negates traditional barriers to women's entrepreneurship due to limited mobility and access to finance.

Chava et al. (2024) discussed the ramifications of e-commerce for the retail sector in much the same way: opportunities and challenges to ensue. Their study pointed out that while electronic commerce has opened ways of creating jobs on a large scale and generated business opportunities for women, it has also brought competitive pressures, shaking up traditional retail jobs. The balance between these effects is important in understanding what is the net impact of digitalization on women's employment in retail. Meanwhile, Alkan, Güney, and Kılınç (2023) concentrated on the predictors of online shopping behavior among females in Turkey. Their empirical study noted that motivation attributed to females' online shopping activities emanated from such factors as convenience, price comparison, and the existence of a wide variety of products. It means e-commerce platforms will need to cater to the individualized needs and choices of female consumers, making it an era to boom businesses initiated by women in the digital market.

In simpler terms, digitization and e-commerce have significantly altered the context of women's employment and entrepreneurship in the retail sector in several countries. These e-platforms have empowered women to offer their services in real market times and, at the same time, get access to the latest technology support for a more significant contribution to economies, which was barred from them due to traditional hindrances. However, the opportunities and challenges to increase women's employment prospects under the influence of e-commerce-driven growth for inclusive and sustainable development are multifaceted.

2.4. Challenges and Opportunities for Female Entrepreneurs

Female entrepreneurs have a particularly unique set of challenges and opportunities within the business environment. The understanding of such dynamics is instrumental in providing the right supportive policies and practices that can make these women succeed in their entrepreneurial ventures. Jacob, Thomas, and George (2023) look at a global perspective on some of the challenges being faced by female entrepreneurs. They cite, among other things, poor access to finance, social-cultural barriers, and lack of opportunities for mentorship and networking. Usually, further reinforcement is given to these challenges by gender biases that constrain women from competing on a leveled ground with men. Ahmetaj, Kruja, and Hysa (2023) argue that women entrepreneurs are resilient and determined, often using their lot of creativity and innovativeness to thrive in surmounting the barriers resulting in economic development and social change.

The paper by Ahmetaj, Kruja, and Hysa (2023) delves deeper into the discrete challenges and views of the same from a woman entrepreneur's perspective in emerging economies. The study undertaken in the Albanian context reveals that female entrepreneurs face a lot of difficulties in issues to access of financial resources and markets. Moreover, the lack of institutional support and overwhelming gender stereotypes complicate the entrepreneurial journeys for them. However, the very research also says that women in such economies are increasingly recognizing the potentiality of entrepreneurship as a path towards economic independence and empowerment. This, in turn, leads to a growing community of female entrepreneurs actively contributing to the economy.

Focused group interviews by Adula and Kant (2023) have documented the hardships encountered by Ethiopian female entrepreneurs: their limited access to capital, inadequate infrastructure, and little or no opportunity for schooling and training; these are further exacerbated by societal expectations and cultural traditions that are discriminatory and minimize the mobility and power of decision-making of women. The study also concludes that Ethiopian women are making some forward strides in this area of entrepreneurship by building on community support and in search of innovative solutions to their problems.

A study conducted by Naguib (2024) gave some insights into the motivation and barriers to female entrepreneurship in Morocco. The paper identifies key motivators as the desire for financial independence, personal fulfillment, and the need to support their families. The will and determination of these women to see their businesses grow are, however, stifled by formidable challenges that come in the way of bureaucratic bottlenecks, low access to financial services, and society's attitude toward women in business. Such interventions as access to finance and training programs alleviate the barriers and support female entrepreneurs in Morocco.

An example is that of Corrêa et al. (2024), who have carried out a systematic review related to women entrepreneurs in developing and emerging countries, having an eye on practical and policy implications. The common challenges documented include the 'digital divide', 'absence of support in legal frameworks', and 'limited access to markets'; however, it also points to the opportunities that come with digital technologies and the growing recognition accorded to the economic contribution made by women entrepreneurs. The authors thus conclude that the success of female entrepreneurs in these countries needs policies to enhance digital literacy, access to finance, and the nurturing of entrepreneurial ecosystems.

In summary, female entrepreneurs face myriad challenges from financial to socio-cultural and institutional constraints but, at the same time, have a set of significant opportunities that can be channeled towards economic growth and social change. This can be achieved by addressing challenges women face, realizing opportunities that will accrue because of the digitalization drive, and ensuring supportive policies aimed at providing a more enabling environment for inclusive and empowering female entrepreneurs across the world.

2.5. Gaps in the Existing Literature

While existing studies certainly open new avenues for research on digitalization and its effect on gender equality, women's employment, and female entrepreneurship, several gaps remain that need to be closed. This calls for closing the gaps to fully explain how digital technology tools can be used to attain economic empowerment for women and negate gender disparities.

Among the existing studies conducted, for example, there is a general emphasis on the positive impact of digitalization on female employment and entrepreneurship. It has often been seen that sector-sensitive analyses have not been carried out because existing literature usually generalizes the benefits and challenges of digitalization without recognizing distinct sectors like retail, e-commerce, manufacturing, or services. This will help in developing targeted interventions that are effectively supportive of women by understanding the peculiar challenges and opportunities in the industry.

Second, the current literature mainly focuses on developed countries, with fewer studies examining the effects of digitalization in developing economies. Such a geographical bias limits the understanding of the impacts of digital technologies on women who operate in diversified socio-economic and cultural contexts. Studies such as those by Yu and Cui (2019) and Sovbetov (2018) are illustrative in the cases of countries like China and Turkey, but further research is needed to probe the diverse experiences of women from other developing regions.

However, very few studies address the barriers to digitalization that women entrepreneurs face, specifically in terms of limited access to technology and financing, while there is still a weaker trend exploring what strategies and solutions women use to deal with these challenges. That is why research by Jacob, Thomas, and George (2023), as well as Naguib (2024), came to the fore for touching on these aspects, although the latter still needs deeper investigations into female entrepreneurs' resilience and innovative practices. Nor does it develop the interaction of digitalization with other socio-economic factors that may impact female employment. Other factors that shape women's experiences with digitalization include education, health care, social norms, and government policies. In this way, comprehensive studies considering multifaceted influences shall render a more holistic view of barriers and enablers for women's participation in the digital economy.

Finally, the long-term effects of digitalization on gender equality and the economic status of women have not been well studied. This is because most studies are geared toward the short term, hence leaving a gap in understanding the sustained effect of digital engagement on women's career trajectories, financial stability, and general well-being over time. Longitudinal studies are needed in order to assess these long-term effects and advise policy toward sustainable and inclusive growth.

To sum up, while current research may have extended the understanding of the impacts of digitalization on female employment and entrepreneurship, addressing these gaps is paramount for a more detailed and encompassing understanding. With a focus on further research around sectoral analysis, broader geographical coverage, how to overcome the barriers, and the way in which socio-economic factors interplay in long-run impacts, policies and good practices can be developed to effectively promote gender equality in the digital era.

3. THEORETICAL FRAMEWORK

3.1. Relevant Theories and Models

This study employs several theoretical frameworks and models to analyze the impact of digitalization on women's employment and entrepreneurship in the retail and e-commerce sectors. The relevant theories include the Resource-Based View, Social Feminist Theory, and Technology Acceptance Model (TAM).

Resource-Based View (RBV): The RBV argues that the competitive advantage of the firm results from its capability in using its resources and capabilities effectively. Civelek, Krajčik, and Ključnikov (2023) stress the relevance of the dynamic capabilities for the digital transformation of SMEs, arguing that the place of digital technologies among other valuable resources in SMEs may be of great potential to increase business performance and competitive positioning. Helfat et al. (2023) extended the RBV through the new context and method—the digital age—in which businesses are required to maintain their competitive advantages through the continuous renewal of their resources. Moderno, Braz, and Nascimento (2024) outline that the capabilities of robotic process automation and artificial intelligence are forces behind the digital strategy; hence, from a strategic perspective, digital resources become crucial in achieving business success. In the context of female entrepreneurship, digital technologies represent important resources that allow women to overcome traditional barriers, access new markets, and upgrade their business operations.

Social Feminist Theory: This theory highlights the influence of social structures and cultural norms in gender disparities. From within this view, Asenbaum (2020) canvasses the rationale for a feminist democratic theory in the digital age, which he argues would upset as much as it might perpetuate gendered expectations online. From a feminist approach, the use of digital citizenship has been analyzed by Henry, Vasil, and Witt (2022), who emphasize literacy and participation in citizens. Khamis and El-Ibiary (2022) explained the experiences of Egyptian women journalists in this digitalized field, elaborating on the dual nature of the digital platforms as both an opportunity for women's empowerment and an obstacle. In applying the theory, it becomes clear that some of the sociocultural challenges women entrepreneurs face in digital spaces can be changed through supportive policies and programs on digital literacy.

Technology Acceptance Model (TAM): A model illustrating ways through which technology can be accepted and used by users. Based on the model, perceived usefulness and perceived ease of use are of fundamental importance in deciding on adopting new technology. That'sarani and Jianguo (2022) discuss digital finance, TAM, financial inclusion, and SME performance, thus making the model important in helping understand business environments regarding which technology should be adopted. According to Johnpaul (2024), this model is applicable when making individual assumptions about digital tourism services; the user acceptance approach is critical to implementing an effective strategy of digitization in service. The author also takes the viewpoint of TAM in combination with the theory of planned behavior. Mohr and Kühl (2021) take a similar view of TAM in using the theory of planned behavior to examine AI adoption by the agriculture sector. The study can help in explaining with TAM, the factors that influence female entrepreneurs while accepting and using digital technologies in their business ventures.

Research Questions

Based on the theoretical frameworks discussed, the following research questions are developed to guide the study:

- Research Question 1: How does digitalization influence the establishment and growth of female-led businesses in the retail and e-commerce sectors?

This question explores the strategic advantages provided by digital technologies, guided by the Resource-Based View (Civelek et al., 2023; Moderno et al., 2024).

- Research Question 2: What specific opportunities does digitalization offer to female entrepreneurs in terms of market access and business operations?

This question investigates the perceived usefulness and benefits of digital tools, informed by the Technology Acceptance Model (Thathsarani & Jianguo, 2022; Johnpaul, 2024).

- Research Question 3: What unique socio-cultural challenges do female entrepreneurs face during the digitalization process compared to their male counterparts?

This question examines the gender-specific barriers in digital spaces, based on Social Feminist Theory (Asenbaum, 2020; Khamis & El-Ibiary, 2022).

- Research Question 4: How do the experiences of female entrepreneurs with digitalization differ across various sectors within retail and e-commerce?

This question considers the industry-specific characteristics and challenges that affect digitalization (Helfat et al., 2023).

- Research Question 5: How can targeted interventions, such as digital literacy programs and supportive policies, enhance the success of female entrepreneurs in the digital economy?

This question explores the potential solutions for overcoming both technological and socio-cultural barriers (Henry et al., 2022; Mohr & Kühl, 2021).

In short, this study is based on the resource-based view, social feminist theory, and the technology acceptance model for understanding the interaction between digitalization and female entrepreneurship. The developed research questions have been structured in a way that they will elicit the opportunities and challenges faced by women in the retail and e-commerce sectors, thereby providing policy- and practice-relevant insights.

4. RESEARCH METHODOLOGY

This study is developed with the support of a qualitative research design to obtain and explore the impact of digitalization on female entrepreneurs in Turkish retail and e-commerce sectors. Qualitative research is particularly the best place for bringing out complex phenomena and in-depth insights into the experiences, motivations, and perspectives of participants (Patton, 2005). This enables an in-depth exploration of the subjective experiences of women entrepreneurs, capturing the subtle and complex nature of how digital tools and platforms shape their businesses.

As Hennink, Hutter and Bailey (2020) note, qualitative research methods are applied in novel areas of inquiry where not much is known or a context that requires an in-depth understanding. This research will make use of semi-structured interviews to collect rich data from ten female entrepreneurs. Semi-structured interviews provide the flexibility of probing deeper into specified areas of interest, without significantly affecting the consistency across interviewees, and they offer a personal narrative dimension that may be missed by some quantitative methods. Aspers and Corte (2019) highlight that a key strength of qualitative research is the capacity to give an in-depth, contextually rich account of social phenomena. In this study, the varied experiences of female entrepreneurs in the digital economy are explored with qualitative methods, making it possible to understand their peculiar challenges, opportunities, and strategies.

In this research study, the researcher employed purposive sampling to select the sample from the population. The selection of respondents in purposive sampling is based on several criteria that are related to the research objectives. First, considerations are only limited to female entrepreneurs to address gender-based experiences and challenges. Respondents have to be dealing within the retail and e-commerce sectors so that they can be relevant to the focus of the study. Finally, they had to be in business for a minimum of one year so that views based on significant operational experience could be offered. Entrepreneurs from small and medium-sized enterprises are considered in the research project, thereby allowing an evaluation of the impact of digitalization on firms of different scales. Finally, respondents appear cooperative to be interviewed in the semi-structured format and provide insights.

The last sample, then, involves ten female entrepreneurs who meet the above criteria and have various backgrounds and types of business within the context of retail and e-commerce. The sample will be chosen from female entrepreneurs residing in different regions of Turkey to present the widest possible array of experiences and challenges. The sampled represented businesses operate across a diversified product portfolio in the realm of fashion, home decor, electronics, beauty products, and handmade crafts, enabling one to draw a detailed understanding of the impact of digitalization in a diversified sub-sector base.

Each participant is being interviewed to bring out their experiences with digitalization concerning the influence of digital tools and platforms on business operations, market reach, customer relations, and overall growth. Moreover, the interviews dig deeper into the socio-cultural problems that they may have faced and how the same were tackled. This varied and representative sample will also give extremely rich qualitative data for the successful answering of the research questions.

4.1. Data Collection Methods

4.1.1. Semi-Structured Interviews Semi-structured interviews are conducted to gather in-depth insights into the participants' experiences. This method allows for flexibility in exploring various themes while ensuring that all key topics are covered. An interview guide has been developed to provide a structured yet flexible framework for the conversations.

4.1.2. Interview Guide Development The interview guide has been designed to cover essential topics such as the impact of digitalization on business operations, market reach, customer relationships, and socio-cultural challenges. It includes open-ended questions to encourage detailed responses and follow-up questions to delve deeper into specific areas of interest. Interview questions has been prepared referring the research questions and they are given in Appendix.

Below is a table summarizing the profiles of the participants;

Table 1. Profiles of Participants

Participant ID	Business Start Date	Age	Business Sector	Region	Digital Platform Used
P1	January 2018	35	Fashion	Istanbul	Trendyol, Hepsiburada
P2	March 2017	42	Home Décor	Ankara	Hepsiburada, Amazon Turkey
P3	June 2019	28	Electronics	Izmir	N11, Trendyol
P4	April 2016	37	Beauty Products	Antalya	Trendyol, Amazon Turkey
P5	February 2020	31	Handmade Crafts	Bursa	N11, Hepsiburada
P6	September 2018	29	Fashion	Adana	Trendyol, Amazon Turkey
P7	November 2015	45	Home Décor	Mersin	Hepsiburada, N11
P8	July 2019	33	Electronics	Gaziantep	Amazon Turkey, Hepsiburada
P9	May 2017	39	Beauty Products	Eskisehir	Trendyol, N11
P10	December 2016	41	Handmade Crafts	Konya	Hepsiburada, Trendyol

This diverse and representative sample provides rich qualitative data to address the research questions effectively. Each participant's profile includes their business start date, age, business sector, region, and the digital platforms they use, ensuring a comprehensive understanding of their experiences with digitalization.

4.2. Data Analysis Techniques

4.2.1. Thematic Analysis:

The data gathered from the interviews will be analyzed thematically. According to Harper & Thompson, (2011), thematic analysis involves the process of identifying, analyzing, and reporting patterns or themes in the data set. Thematic analysis is especially helpful in capturing complexities of meaning within the qualitative data set (Terry et al., 2017).

To begin with is data familiarization, where the researcher reads and rereads interview transcripts for him or her to be conversant with them. He or she then jots down preliminary notes and ideas for codes and themes. Coding then brings the text to a deeper level whereby segments of the data are systematically labeled with thematic and sub-thematic codes that detail their content hence facilitating an appropriate assembling of data. Once coded, the researcher codes through these codes again to spot patterns and broader themes by arranging them into possible themes and beginning an analysis of how these themes add up.

The third step is reviewing themes: the themes are fashioned to ensure that they accurately represent the data. This process should involve checking themes against the coded data and whole data set for coherence and consistency, and some splitting, combining, or discarding of themes may be necessary. Once the themes are finalized, they should be clearly defined and named, capturing the essence of what each theme represents and how it answers the overall research questions.

The final step involves writing up the thematic analysis, whereby the themes are presented with supporting extracts so that a full account can be given in illustrative findings. According to Braun and Clarke (2023), thematic analysis needs some rigor and reflexivity to make the findings credible and valid. Rigor implies a rigorous and transparent coding and development of themes, while reflexivity requires that researchers understand their bias and how much could temper the analysis. For instance, the analysis will be consistent with these principles to generate trustworthy and meaningful findings reflecting the experiences of the participants.

4.2.2. Sentiment Analysis of Quotes:

Sentiment analysis was conducted on the interview quotes transcribed in Python. Python is a powerful programming language, mostly used in data analysis and machine learning due to its vast array of libraries and simplicity. In this sentiment analysis, the TextBlob library was used. TextBlob is a Python library that processes textual data; it has a simple API to perform most common NLP tasks, such as part-of-speech tagging, noun phrase extraction, sentiment analysis, classification, and translation.

Sentiment analysis was performed to find the polarity of a quote, which is the positive, negative, or neutral expressed sentiment. Sentiment polarity is a numerical variable that ranges from very negative (-1) to very positive (1). It will also have the overall categorization of each sentiment as positive, negative, or neutral according to polarity score.

5. FINDINGS

5.1. Thematic Analysis

The purpose of this research is to delve into how digitalization may affect female entrepreneurs in the retail and e-commerce sectors in Turkey. It is for this reason that this qualitative research tries to capture these nuances in relation to the effects of using digital tools and platforms on business operations, market reach, customer relationships, and socio-cultural challenges facing the female entrepreneurs of Turkey.

For this purpose, ten female entrepreneurs were interviewed in a semi-structured manner so that much rich and detailed data could be gathered for analysis. These data were analyzed by employing a thematic analysis approach, whereby trends in the data were then recognized and reported in relation to the dataset. To facilitate these activities, an NVivo software package was used, which enabled me to easily organize and code the data, but more importantly, it was at this point that I could closely examine the themes and sub-themes emerging out of this data.

Key NVivo features, such as coding stripes, queries, and visualization, among others, helped me in managing and analyzing the qualitative data. Rigorous and comprehensive analysis was conducted using some of the key functionalities in the NVivo software, such as coding stripes, queries, and visualization tools.

The following summary table on thematic analysis indicates main themes, sub-themes, specific codes, and mention frequency of each code, with illustrative quotes from the interview transcripts. This table summarizes key insights taken from the interviews that outline commonalities and differences in experiences among female entrepreneurs. Each one of them captured very important facets of how digitalization translates into their businesses, from the initial setup and changes in operation to market expansion and socio-cultural challenges. Analyzing the themes would provide a better comprehension of the opportunities and challenges for female entrepreneurs within the digital economy.

Table 2. Thematic Analysis Results

Theme	Sub-theme	Code	Frequency	Example Quotes
Impact of Digital Technologies on Business Setup	Ease of Entry	Ready-made marketplace	5	"Digital platforms like Trendyol provide a ready-made marketplace, which made it easy to start my business."
Impact of Digital Technologies on Business Setup	Cost Efficiency	Reduced initial costs	3	"I didn't need a physical store, so the initial costs were much lower."
Tools and Platforms for Growth	Marketing and Engagement	Social media marketing	6	"Instagram has been essential for marketing my products and engaging with customers."
Tools and Platforms for Growth	Analytics	Customer behavior insights	4	"Using analytics tools, I can see what my customers prefer and adjust my offerings accordingly."
Operational Changes	Centralization and Efficiency	Centralized operations	5	"Centralizing operations through digital tools has made my business much more efficient."
Operational Changes	Automation	Automating tasks	4	"Automating repetitive tasks has freed up my time for strategic planning."
Market Access and Expansion	Broadened Reach	Access to new markets	6	"Platforms like Amazon Turkey have allowed me to reach customers nationwide and even internationally."
Market Access and Expansion	Targeted Advertising	Online advertising	5	"Targeted ads on social media have significantly increased my customer base."
Socio-Cultural Challenges	Skepticism and Bias	Gender biases	4	"I've faced skepticism about my technical skills as a woman entrepreneur."
Socio-Cultural Challenges	Balancing Roles	Managing business and home	5	"Balancing my business with family responsibilities is a constant challenge."
Sector-Specific Challenges	Fashion Sector	Keeping up with trends	3	"In the fashion sector, keeping up with trends is crucial and demanding."
Sector-Specific Challenges	Home Décor	Managing logistics	3	"Ensuring safe delivery for fragile home décor items requires robust logistics."
Support and Training Needs	Advanced Training	Need for digital skills	5	"Advanced training in digital marketing would be very beneficial."
Support and Training Needs	Support Programs	Tailored support needed	4	"Existing support programs are often too generic and don't address specific needs."

The thematic analysis of the interviews with female entrepreneurs in Turkey's retail and e-commerce sectors revealed several key themes, each with specific sub-themes and codes. Below is a detailed explanation of these themes, supported by quotes from the participants.

The bar chart titled "Frequency of Sub-themes in Thematic Analysis" illustrates the frequency with which various sub-themes were mentioned by participants during the interviews. This visual representation highlights the most prominent issues and areas of discussion among the female entrepreneurs in Turkey's retail and e-commerce sectors. The chart shows that sub-themes such as "Marketing and Engagement" and "Broadened Reach" were mentioned most frequently, indicating their significant impact on the participants' business experiences. Other notable sub-themes include "Centralization and Efficiency," "Automation," and "Support Programs," reflecting the diverse ways digitalization influences business operations and growth.

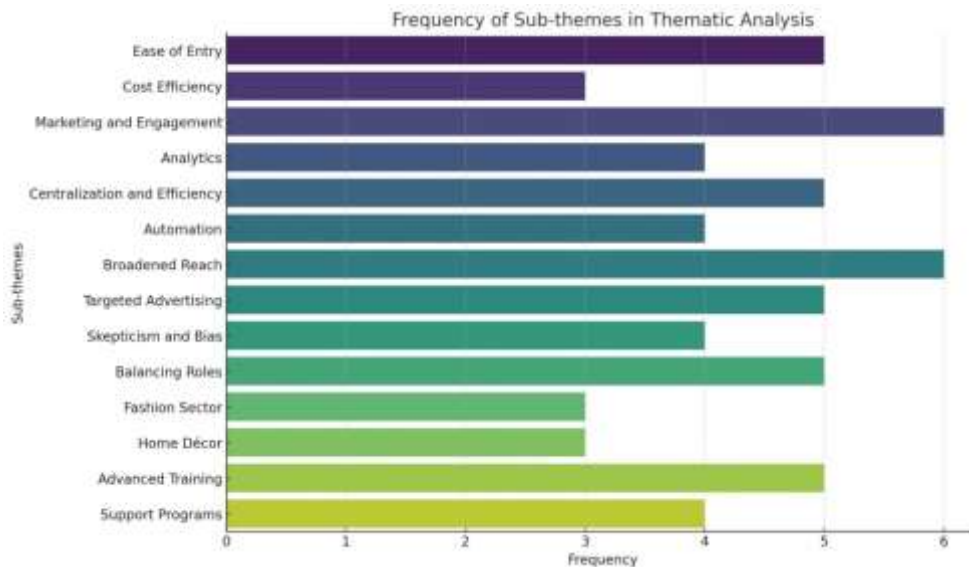


Figure 1. Frequency of Subthemes in Thematic Analysis

One of the prominent themes that emerged was the impact of digital technologies on the initial setup of businesses. Many participants highlighted how digital platforms provided a ready-made marketplace, simplifying the business setup process. For instance, P1 mentioned, "Digital platforms like Trendyol provide a ready-made marketplace, which made it easy to start my business." Similarly, P5 found the initial setup straightforward, stating, "The initial setup was straightforward because I could list my products on Hepsiburada without needing a physical store." These quotes illustrate that digital platforms reduce the barriers to entry for new businesses, making it easier for entrepreneurs to start their ventures.

Furthermore, the use of digital platforms also led to significant cost savings, as highlighted by several participants. P2 noted, "I didn't need a physical store, so the initial costs were much lower." This sentiment was echoed by P6, who said, "Using platforms like Amazon Turkey reduced my overhead expenses significantly." These examples demonstrate that digitalization allows entrepreneurs to avoid the high costs associated with physical storefronts, thereby lowering the financial barriers to starting a business.

Moving on, the use of various digital tools and platforms emerged as a crucial factor for business growth. Social media marketing was repeatedly mentioned as an essential tool for engaging with customers and promoting products. P3 emphasized, "Instagram has been essential for marketing my products and engaging with customers." Similarly, P8 pointed out the benefits of using Facebook for marketing, stating, "Social media marketing on Facebook has helped me reach a larger audience." These quotes underscore the importance of social media platforms in expanding market reach and enhancing customer engagement.

Another key aspect was the use of analytics tools to gain insights into customer behavior. P4 highlighted, "Using analytics tools, I can see what my customers prefer and adjust my offerings accordingly." P7 also valued these tools, noting, "Google Analytics has provided valuable insights into customer behavior." These insights allow entrepreneurs to make data-driven decisions, tailoring their products and marketing strategies to better meet customer needs.

Digitalization has also brought about significant changes in business operations, particularly in terms of centralization and efficiency, and automation. Digital tools have enabled businesses to centralize their operations, making them more efficient. P5 observed, "Centralizing operations through digital tools has made my business much more efficient." P9 shared a similar experience, stating, "Managing everything from one platform has streamlined my business processes." These examples highlight how digital tools can simplify and integrate various business functions, leading to greater operational efficiency.

Moreover, automation of tasks was another crucial benefit mentioned by participants. P6 explained, "Automating repetitive tasks has freed up my time for strategic planning." P10 added, "Automation tools have significantly reduced manual work and errors." These quotes illustrate that automation not only saves time but also reduces errors, allowing entrepreneurs to focus on strategic activities.

Additionally, digital platforms have significantly expanded market access and facilitated business growth through targeted advertising. Several participants noted that digital platforms allowed them to reach new markets. P7 stated, "Platforms like Amazon Turkey have allowed me to reach customers nationwide and even internationally." P2 similarly found Hepsiburada beneficial, saying, "Hepsiburada has enabled me to tap into markets I couldn't access before." These examples show that digital platforms can help businesses expand their customer base beyond local markets.

Online advertising was also highlighted as a key tool for market expansion. P8 explained, "Targeted ads on social media have significantly increased my customer base." P3 added, "Online advertising has been key in reaching specific demographics." These quotes demonstrate the effectiveness of targeted advertising in attracting and engaging new customers.

However, female entrepreneurs face unique socio-cultural challenges, including skepticism and bias, and balancing business and home responsibilities. Gender biases were a significant hurdle for many participants. P9 shared, "I've faced skepticism about my technical skills as a woman entrepreneur." P1 also encountered similar issues, noting, "Gender biases have been a significant hurdle in gaining investor trust." These experiences highlight the ongoing challenges related to gender biases in the business world.

Furthermore, managing both business and home responsibilities was another common challenge. P10 described, "Balancing my business with family responsibilities is a constant challenge." P4 echoed this sentiment, saying, "Managing both my business and home duties requires a lot of juggling." These quotes reflect the additional burdens female entrepreneurs often face in balancing professional and domestic roles.

Certain challenges were specific to sectors, such as fashion and home décor. In the fashion sector, keeping up with trends was crucial yet demanding. P1 mentioned, "In the fashion sector, keeping up with trends is crucial and demanding." P6 added, "Staying updated with fashion trends is essential to remain competitive." These quotes underscore the importance of staying current with trends in the fast-paced fashion industry.

Managing logistics for home décor products was another sector-specific challenge. P2 explained, "Ensuring safe delivery for fragile home décor items requires robust logistics." P5 noted, "Managing logistics for large home décor products is a significant challenge." These examples highlight the logistical complexities involved in the home décor sector.

Finally, participants emphasized the need for advanced training and tailored support programs. Many entrepreneurs expressed the need for ongoing digital skills training. P3 stated, "Advanced training in digital marketing would be very beneficial." P8 added, "There is a constant need to update my digital skills to stay competitive." These quotes highlight the importance of continuous learning and skill development in the digital economy.

Moreover, tailored support programs were deemed necessary. P4 observed, "Existing support programs are often too generic and don't address specific needs." P7 agreed, saying, "Tailored support and mentorship would greatly help in overcoming unique challenges." These insights suggest that more customized support and mentorship programs could better address the specific needs of female entrepreneurs.

5.2. Sentiment Analysis of Quotes

The sentiment analysis was conducted on the quotes from the interview transcripts. Each quote was analyzed to determine its sentiment polarity, which indicates whether the sentiment expressed is positive, negative, or neutral. Below is a summary of the analysis, including the sentiment polarity and classification for each quote.

Table 3. Summary of Sentiment Analysis

Quote	Sentiment	Sentiment Classification
Digital platforms like Trendyol provide a ready-made marketplace, which made it easy to start my business.	0.22	Positive
The initial setup was straightforward because I could list my products on Hepsiburada without needing a store.	0.13	Positive
I didn't need a physical store, so the initial costs were much lower.	0.07	Positive
Using platforms like Amazon Turkey reduced my overhead expenses significantly.	0.38	Positive
Instagram has been essential for marketing my products and engaging with customers.	0.20	Positive
Social media marketing on Facebook has helped me reach a larger audience.	0.02	Positive
Using analytics tools, I can see what my customers prefer and adjust my offerings accordingly.	0.00	Neutral
Google Analytics has provided valuable insights into customer behavior.	0.00	Neutral
Centralizing operations through digital tools has made my business much more efficient.	0.25	Positive
Managing everything from one platform has streamlined my business processes.	0.00	Neutral
Automating repetitive tasks has freed up my time for strategic planning.	0.26	Positive
Automation tools have significantly reduced manual work and errors.	0.25	Positive
Platforms like Amazon Turkey have allowed me to reach customers nationwide and even internationally.	0.27	Positive
Hepsiburada has enabled me to tap into markets I couldn't access before.	0.14	Positive
Targeted ads on social media have significantly increased my customer base.	0.23	Positive
Online advertising has been key in reaching specific demographics.	0.00	Neutral
I've faced skepticism about my technical skills as a woman entrepreneur.	-0.32	Negative
Gender biases have been a significant hurdle in gaining investor trust.	-0.33	Negative
Balancing my business with family responsibilities is a constant challenge.	-0.05	Negative
Managing both my business and home duties requires a lot of juggling.	0.00	Neutral
In the fashion sector, keeping up with trends is crucial and demanding.	0.00	Neutral
Staying updated with fashion trends is essential to remain competitive.	0.00	Neutral
Ensuring safe delivery for fragile home décor items requires robust logistics.	0.00	Neutral
Managing logistics for large home décor products is a significant challenge.	0.00	Neutral
Advanced training in digital marketing would be very beneficial.	0.13	Positive
There is a constant need to update my digital skills to stay competitive.	0.00	Neutral
Existing support programs are often too generic and don't address specific needs.	0.00	Neutral
Tailored support and mentorship would greatly help in overcoming unique challenges.	0.32	Positive

From the sentiment analysis, the following can be observed.

- Many quotes reflect positive sentiments, particularly around themes such as the ease of business setup using digital platforms, cost efficiency, the benefits of social media marketing, and the effectiveness of automation and analytics tools. For example, P1 stated, "Digital platforms like Trendyol provide a

ready-made marketplace, which made it easy to start my business," which was classified as positive with a sentiment score of 0.22.

- Several quotes were classified as neutral. These quotes often describe factual aspects of the business operations or the challenges faced without expressing strong positive or negative emotions. For instance, P3 noted, "Using analytics tools, I can see what my customers prefer and adjust my offerings accordingly," which had a neutral sentiment score of 0.00.
- A few quotes reflect negative sentiments, particularly around socio-cultural challenges such as gender biases and the difficulty of balancing business and family responsibilities. P9 expressed a negative sentiment by saying, "I've faced skepticism about my technical skills as a woman entrepreneur," which had a sentiment score of -0.32.

The thematic analysis revealed several key themes, including the ease of business setup and cost efficiency facilitated by digital platforms, the significant role of social media marketing and analytics tools in business growth, and the operational efficiencies gained through centralization and automation. It also highlighted unique socio-cultural challenges, such as gender biases and the difficulty of balancing business and home responsibilities, as well as sector-specific challenges in fashion and home décor. Complementing these insights, the sentiment analysis provided an emotional tone to the participants' responses, indicating that while many aspects of digitalization are viewed positively, significant challenges remain, particularly around societal biases and balancing multiple roles. Together, these analyses offer a nuanced picture of the opportunities and obstacles faced by female entrepreneurs in the digital economy, underscoring the importance of tailored support programs and ongoing digital skills training to empower them further.

6. DISCUSSION & CONCLUSION

Digitalization in the modern period brings significant opportunities and challenges to the business environment. The purpose of the current study is to explore the impact of digitalization on female entrepreneurs in the retail/e-commerce sectors of Turkey and provide insight into their experiences, opportunities, and challenges. The findings, importantly, agree with existing literature and give a clear picture of how digital technologies influence women's entrepreneurship.

Ease of business setup and cost efficiency, which digitization enables via digital platforms, emerged prominently throughout the thematic analysis. Across discussions, most of the participants indicated that digital platforms such as Trendyol and Hepsiburada have a ready-made marketplace that reduces the effort and time required to establish and run a business. This indicates that, according to Ritter and Pedersen (2020), the readiness of digital capabilities aids firms in innovating new business models toward new value propositions. Similarly, Ilcus (2018) highlighted the use of digital technologies as a major revolution in business operations to enhance efficiency and reduce operational costs.

A significant role was also revealed regarding business growth and social media marketing analytics tools. Participants noted that platforms like Instagram and Facebook were essential for marketing and engaging with customers, supporting the findings of Savvytska et al. (2023) that digital marketing tools have become indispensable for effectively reaching and engaging customers. Moreover, digital technologies enhancing business performance included those that enabled innovation and improvement in the delivery of service by developing insights on customer behavior through the use of the available analytics tools. This has been further elaborated by Ribeiro-Navarrete et al. (2021).

Operational efficiencies coming from centralization and automation are another theme. Respondents stated that streamlining of their business operations was being done effectively with the use of digital tools. This confirms the perspective of Calderon-Monge and Ribeiro-Soriano (2024), who state that digitalization is part of changing the ways of managing businesses with a digital mindset and continuous adjustment. General positive sentiments being expressed for changed operations were relatively consistent with the overall findings of digitalization driving significant improvement in business efficiencies and competitiveness.

It also indicated a variety of socio-cultural challenges unique to female entrepreneurs, such as gender bias and the intricacies of juggling business interests with domestic needs. These less optimistic feelings reflected their results related to obstacles due to cultural attitudes and cultural norms of Wang et al. (2023) and Naguib (2024). Specific interventions needed for these socio-cultural challenges are digital literacy programs and supportive policies to boost the success of female entrepreneurs.

The sentiment analysis conducted in the responses revealed that most aspects of digitalization were positive; at the same time, huge challenges remained. Positive sentiments were centered on ease of business setup, cost efficiency, and derived benefits from social media marketing automation tools. In contrast, negative emotions were associated with socio-cultural challenges and were considered a justification for additional support measures.

Overall, the results of the research underscore the transformative impact that digitalization has on women entrepreneurs working in Turkey's retail and e-commerce fields. The work points to the opportunities and challenges these entrepreneurs face while also signaling the need for custom support programs and relentless training on digital skills. The sectoral scope of such future research should be broad and wide in coverage, with geographical perspectives on the effect of digitalization and its long-term impact on gender equality and the economic status of women. Addressing these issues would further help in designing better policies and practices to bring in the direction of a more inclusive and equitable digital economy.

Appendix

Interview Questions

Research Question 1: How does digitalization influence the establishment and growth of female-led businesses in the retail and e-commerce sectors?

- Can you describe how digital technologies have impacted the initial setup of your business?
- What specific digital tools or platforms have been most beneficial for your business growth?
- How has digitalization changed the way you manage your business operations compared to traditional methods?
- Can you provide examples of how digitalization has helped you overcome challenges in your business?

Research Question 2: What specific opportunities does digitalization offer to female entrepreneurs in terms of market access and business operations?

- How have digital platforms affected your ability to reach new customers or markets?
- What opportunities has digitalization created for improving your business operations?
- In what ways have digital technologies enabled you to offer new products or services?
- How has the use of digital tools influenced your customer relationships and engagement?

Research Question 3: What unique socio-cultural challenges do female entrepreneurs face during the digitalization process compared to their male counterparts?

What socio-cultural barriers have you encountered while integrating digital technologies into your business?

- How do you think these challenges differ from those faced by male entrepreneurs?
- Can you share any experiences where societal expectations or cultural norms have impacted your digital business practices?
- What strategies have you employed to overcome these socio-cultural challenges?

Research Question 4: How do the experiences of female entrepreneurs with digitalization differ across various sectors within retail and e-commerce?

- Can you discuss any sector-specific challenges you have faced in the digitalization of your business?
- How do you think digitalization impacts female entrepreneurs differently in your sector compared to others?
- Are there particular digital tools or platforms that are more relevant to your sector?
- How have you adapted your digital strategy to fit the unique demands of your industry?

Research Question 5: How can targeted interventions, such as digital literacy programs and supportive policies, enhance the success of female entrepreneurs in the digital economy?

- What kind of support or training would help you better utilize digital technologies in your business?
- How effective do you find existing digital literacy programs in supporting female entrepreneurs?
- What policies do you think are necessary to help female entrepreneurs overcome digitalization challenges?
- Can you suggest any specific initiatives or programs that would enhance your ability to succeed in the digital economy?

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