THE IMPACT OF GLOBAL FINANCIAL COMMUNICATION ON ECONOMIC PUBLIC OPINION: THE ROLE OF NEW MEDIA USE

Özgür Yeleğen
ozgyelegen@gmail.com

Assoc. Prof. Dr. Azmiye Yınal
azmiyeyinal@onbeskku.edu.tr
0000-0002-7820-1553

ABSTRACT
The aim of this research is to examine the impact of global financial communication on economic public perception and to determine the role of new media credibility in this relationship. The research is carried out with a relational survey model in line with the quantitative research approach. The sample of the research consists of 391 participants living in the Turkish Republic of Northern Cyprus. The data are collected through a questionnaire consisting of a personal information form, the Global Financial Communication Scale, the New Media Credibility Scale and the Economic Public Perception Scale. The data obtained are analyzed using the SPSS package program. Normality test, KMO and Bartlett test, reliability analysis, descriptive statistics, t-test, ANOVA, correlation and regression analyzes are used in data analysis. According to the results of the research, there are positive and significant relationships between global financial communication, new media credibility and economic public perception. Global financial communication positively and meaningfully affects economic public perception. New media credibility is also determined as one of the important variables explaining economic public perception. Global financial communication and new media credibility together explain 51.4% of the total variance in economic public perception. Daily internet usage time, frequency of following financial news, financial literacy level and investment experience make a significant difference on the research variables. In general, it is seen that participants with high access to financial information, regular follow-up of financial news and investment experience have higher levels of global financial communication, new media credibility and economic public perception.
Key Words: Global financial communication, economic public opinion, new media credibility, financial information.

Introduction

Problem Situation

Globalization and digitalization are significantly changing the ways financial information is produced, distributed, and consumed. Exchange rates, interest rate decisions, international market movements, economic crises and developments in investment instruments now reach large audiences in a short time through digital media channels. The increasing interaction between financial markets leads to local economic perceptions being more influenced by global developments. In this process, financial communication is not limited to the transfer of economic information; It also affects the way individuals interpret economic events, develop risk perceptions and form expectations about the future (Castells, 2010; Alami, Dixon & Mawdsley, 2024).

New media environments allow financial information to circulate quickly, accessively and interactively. Social media platforms, digital news sites, mobile finance applications, online investment communities, and video-sharing platforms are becoming important sources of information for individuals to follow economic developments. Users' production and sharing of financial content transforms financial communication from a one-way transfer process to a multi-actor interaction area (Kaplan & Haenlein, 2010; Van Dijck, Poell & De Waal, 2018).

Economic public opinion consists of individuals' common perceptions and evaluations of economic developments, financial markets, economic policies and the future. Economic news, market commentary, and financial analysis in the media can impact individuals' economic prospects. The channels through which financial information is obtained, to what extent it is reliable and how it is interpreted by individuals are decisive in the formation of economic public opinion (Soroka, Stecula & Wlezien, 2015; Shiller, 2019).

The rapid spread of financial content in digital media environments also raises the issue of reliability. Unverified information, speculative interpretations, and manipulative content can influence individuals' economic assessments during times of economic uncertainty. New media credibility stands out as an important variable in terms of the level at which individuals accept the financial content they encounter on digital platforms and use it in their economic decision-making processes (Kohring & Matthes, 2007; Fletcher & Park, 2017; Newman et al., 2024).

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Although financial communication, economic public opinion and new media reliability are examined in separate areas in the literature, studies that deal with the impact of global financial communication on economic public perception together with new media reliability are limited. Especially in economies such as the TRNC, which are open to the outside world and directly affected by global financial developments, how individuals perceive the flow of financial information and the role of new media reliability in economic public perception need further examination. The study examines the relationships between global financial communication, new media credibility, and economic public perception through correlation and regression analyses.

Purpose of the Research

The aim of the research is to examine the impact of global financial communication on economic public perception and to determine the role of new media credibility in this relationship. For this purpose, the participants' levels of global financial communication, new media credibility and economic public perception are evaluated; The relationships between the variables are examined by correlation analysis, and the effect levels are examined by regression analysis.

The study seeks answers to the following questions:

- What are the levels of global financial communication, new media credibility and economic public perception?
- Is there a significant relationship between global financial communication and economic public perception?
- Is there a significant relationship between global financial communication and new media credibility?
- Is there a significant relationship between new media credibility and economic public perception?
- Does global financial communication significantly affect economic public perception?
- Does global financial communication significantly affect new media credibility?
- Do global financial communication and new media credibility together explain economic public perception in a meaningful way?

Importance of Research

The rapid circulation of financial information in digital media environments is transforming the way individuals perceive economic developments. Economic news, market commentary, investment advice, and financial analysis are now disseminated not only through traditional media but also through new media platforms. This makes the impact of financial communication on economic public opinion more visible.

The research is important in terms of considering the relationship between global financial communication and economic public perception together with the new media reliability variable. The study examines not only the relationship between variables, but also the extent to which global financial communication explains economic public perception. The findings obtained through regression analyses reveal the effect of financial information flow on economic perceptions in a more concrete way.

It is also important that the study was carried out in the TRNC sample. In the TRNC, which has a small and open economic structure, currency movements, global market fluctuations and international economic developments can directly affect the economic evaluations of individuals. Therefore, examining the relationship between global financial communication, new media credibility and economic public perception in the context of the TRNC can contribute to both communication sciences and finance literature.

Conceptual Framework

Financial Communication in the Digitalization Process

Digitalization refers to the transfer of economic, social and institutional processes to digital environments depending on the developments in information and communication technologies. The finance sector stands out as one of the areas most heavily affected by digital transformation. Banking services, investment transactions, payment systems, financial reporting, investor relations and market information processes are increasingly carried out through digital channels. Traditional financial communication tools such as printed reports, newspaper advertisements, television broadcasts and face-to-face information applications are being replaced by faster, interactive and accessible digital communication forms. The production, sharing and consumption of financial information gain a more dynamic structure with this transformation (Castells, 2010; Arner, Barberis & Buckley, 2016).

Before digitalization, financial information was mostly available to investors through periodic reports, traditional media publications and corporate statements. With the widespread use of internet technologies, the time to access financial information has been shortened, and investors have become able to follow the developments in global markets in real-time. Corporate websites, investor relations pages, financial news portals, and mobile applications are among the essential tools in financial communication. Companies publish their financial reports

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in digital environments, which enables investors to access information directly and increases transparency in financial communication processes (Marston & Straker, 2001; Arrese, 2015).

One of the key impacts of digitalization in financial communication is the reduction of information asymmetry. Information asymmetry refers to differences in the level of access to information among market actors. Corporate disclosures, financial reports, digital investor relations applications, and online information systems contribute to investors making more informed decisions. Presenting information in a timely, accurate and understandable manner is important for building trust in financial markets (Healy & Palepu, 2001; Marston & Straker, 2001).

Social media platforms are also among the important components of financial communication in the digitalization process. Platforms like Facebook, X, LinkedIn, Instagram, and YouTube provide direct communication spaces for financial institutions, banks, investment companies, and individual investors. Financial institutions reach investors through social media, provide information about market developments and carry out corporate reputation management processes. These platforms transform financial communication into an interactive and participatory structure rather than one-way information transfer (Kaplan & Haenlein, 2010; Van Dijck, Poell & De Waal, 2018).

The speed factor has a central place in digital financial communication. Central bank decisions, inflation data, interest rates, corporate balance sheets, currency movements, and global market developments can reach large audiences within seconds through digital platforms. The circulation of financial information at this speed can influence investor behavior and market expectations. The way economic news is presented, financial narratives, and media frameworks can be decisive in individuals' economic evaluations (Shiller, 2019; Soroka, Stecula & Wlezien, 2015).

The development of financial technologies expands the scope of digital financial communication. Mobile banking applications, digital wallets, online investment platforms, robo-advisory systems and financial tracking applications facilitate individuals' access to financial services. Financial communication is no longer limited to information sharing; the delivery of financial services is evolving into a broader structure with user experience and personalized financial recommendations (Arner et al., 2016; Gomber, Koch & Siering, 2017).

Big data and artificial intelligence technologies are also reshaping financial communication processes. Financial institutions utilize data analytics to analyze customer behavior, track investor trends, and deliver personalized financial content. AI-powered systems can quickly process market data, provide automated content generation, and provide real-time assessments of financial developments. Data-driven communication structure contributes to the faster and more targeted transfer of financial information (Brennen & Kreiss, 2016; Arner et al., 2016).

In addition to the opportunities offered by digitalization, there are also significant risks. Misinformation, speculative comments, manipulative content, and unverified financial news spread on social media and online platforms can negatively affect investors' decision-making processes. While the ease of information production increases the diversity of financial content, it makes it more important to distinguish reliable sources. Trust in new media is considered one of the key factors determining the impact of digital financial communication (Newman et al., 2024; Fletcher & Park, 2017).

Crypto assets and blockchain technologies constitute a different dimension in the field of digital financial communication. In cryptocurrency markets, investors' information acquisition processes largely proceed through digital platforms, social media groups, and online communities. The decentralized structure expands the traditional institutional framework of financial communication, but it also increases the risks of information manipulation and speculative content. This area makes visible the need for new regulation and trust mechanisms in digital financial communication (Werner et al., 2021; OECD, 2022).

Central banks and international financial institutions are also adapting to the digitalization process, transforming their communication strategies. Interest rate decisions, monetary policy statements, economic reports, and financial indicators are presented to the public through digital platforms. Online reports of the IMF, World Bank and similar organizations are among the important sources of information in the formation of global economic expectations. Digital channels enable faster and more transparent sharing of economic information (IMF, 2025; Blinder et al., 2022).

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The Concept of New Media

Developments in communication technologies bring about radical changes in the processes of information production, distribution and consumption. With the spread of internet technologies, digital-based communication environments have emerged in addition to traditional media tools and these environments have started to be explained with the concept of new media. New media; It covers the digital communication areas shaped on the basis of computer, internet and mobile technologies, where users can take part as content producers as well as content consumers. Interaction, participation, speed, versatile communication and accessibility are among the basic features of new media (Binark & Bayraktutan, 2013; Lister, Dovey, Giddings, Grant & Kelly, 2009).

While traditional media is mostly based on a one-way communication model, new media offers a communication structure where users can instantly react, create and share content. While content production in tools such as newspapers, radio and television is under the control of media organizations, users also actively participate in the communication process in new media environments. This feature is considered to be one of the main differences that distinguishes new media from traditional media (Manovich, 2001; Yengin, 2014).

The basis of new media technologies is the internet. The internet accelerates access to information, reduces the impact of geographical boundaries, and enables individuals to communicate on a global scale. Social media platforms, blogs, forums, podcasts, online news sites, video sharing platforms and mobile applications are among the main examples of new media environments. These platforms offer individuals the opportunity to access information and share content without time and place limitations (Castells, 2010; Van Dijk, 2020).

One of the most distinctive features of new media is interactivity. Users can comment, share content, participate in discussions, and produce their own content on digital platforms. This structure makes the communication process more participatory; individuals cease to be passive recipients of information and become a part of the processes of knowledge production and circulation (Jenkins, 2006; Binark & Bayraktutan, 2013).

New media increases content diversity with its user-oriented structure. While content production is carried out by a limited number of media outlets in traditional media systems, individuals, communities, and institutions can create their own content in digital environments. The visibility of different opinions increases, and more actors take part in the formation of public opinion. This structure, which is expressed as participatory culture, strengthens the effect of new media on social communication (Manovich, 2001; Jenkins, 2006).

Digitalization plays a decisive role in the development of new media. The convergence of different types of content, such as text, audio, images, and video, on a single platform is explained by the concept of convergence. Thanks to convergence, media content becomes accessible on different devices and digital platforms; Media consumption habits are also changing. Users can now read news, watch videos, comment and share content on the same platform (Jenkins, 2006; Lister et al., 2009).

New media differs from traditional media in terms of speed and accessibility. Content spread on digital platforms can reach very large audiences in a short time. Social media platforms, in particular, are effective in the formation of the agenda, the dissemination of news and the shaping of public opinion. The transfer of news consumption styles to digital environments changes the habits of individuals to follow the agenda (Castells, 2010; Newman et al., 2024).

Social media is one of the most widely used components of new media. Platforms like Facebook, Instagram, X, TikTok, LinkedIn, and YouTube are important areas for information sharing, agenda tracking, interaction, and social discussions. Social media is becoming more and more prominent in the processes of young generations' access to news and information. Social media platforms are also effective in the formation of public opinion on economic, political and social issues (Kaplan & Haenlein, 2010; Newman et al., 2024).

New media environments have problematic areas as well as advantages. The rapid spread of unverified information, disinformation, information pollution and manipulation are among the common problems encountered in digital media environments. While the ability of each user to produce content increases the diversity of information, it also deepens the reliability problem. Digital media literacy is becoming an important requirement for individuals to critically evaluate online content (Wardle & Derakhshan, 2017; UNESCO, 2023).

New media also affects economic life. Digital marketing, electronic commerce, online banking, financial technologies and digital investment platforms constitute the economic dimension of the new media ecosystem. New media tools in financial markets are changing the way investors access information and reshaping financial

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communication processes. Today, new media is considered as one of the basic elements of economic and social transformation beyond being a means of communication (Arner, Barberis & Buckley, 2016; Castells, 2010).

New Media and Financial Communication

The relationship between new media and financial communication constitutes one of the important research areas of digitalized economic life. New media built on internet-based technologies; It is changing the way financial information is disseminated thanks to speed, accessibility, interactivity, user participation and the ability to produce content. Economic news, market commentary, investment advice, company statements, and financial analyses now reach large audiences instantly through digital platforms (Binark & Bayraktutan, 2013; Castells, 2010).

Financial communication refers to the process of sharing financial information and economic data between investors, businesses, financial institutions and the public. While financial communication was carried out through newspapers, television, radio and corporate reports in the traditional period, new media technologies make this process more dynamic and interactive. Corporate websites, social media accounts, financial news portals, mobile applications and digital investment platforms are among the basic tools of financial communication (Arrese, 2015; Cornelissen, 2020).

New media expands the scope of financial communication by facilitating access to financial information. In the past, access to financial data was mostly limited to institutional investors and professional market actors, but digital platforms also enable individual investors to access financial information. Financial news websites, economic analysis platforms, and investment applications contribute to individuals' more active participation in financial markets. Thus, financial communication is no longer a limited process carried out between corporate actors and reaches a wider user base (Castells, 2010; Gomber, Koch & Siering, 2017).

Social media platforms exert a pronounced influence on financial communication. Platforms like X, LinkedIn, Facebook, Instagram, and YouTube are evolving into spaces where investors track economic developments, monitor financial commentary, and shape investment decisions. Companies, banks and financial institutions also communicate directly with their target audiences through these platforms and share financial information quickly. This structure carries financial communication to a bidirectional, visible and interactive ground (Kaplan & Haenlein, 2010; Fletcher & Park, 2017).

New media environments play a decisive role in accelerating the flow of financial information. Economic indicators, central bank decisions, corporate balance sheets, currency movements, and global market developments reach millions of users in a short time through digital news platforms and social media. The speed of information flow can affect investors' decision-making processes and lead to faster price movements in financial markets. Instant access to financial information makes new media one of the main information channels of today's financial system (Shiller, 2019; Newman et al., 2024).

The relationship between new media and financial communication is not limited to information sharing; investor perceptions and economic expectations are also shaped within this relationship. Media coverage of economic news, expert commentary, market analysis, and social media discussions can influence individuals' assessments of economic developments. In times of economic crisis, uncertainty and periods of intensified market fluctuations, new media content can have more visible effects on investor behavior (Soroka, Stecula & Wlezien, 2015; Shiller, 2019).

One of the significant contributions that new media offers in terms of financial communication is accessibility. Individuals with an internet connection can follow financial developments in different regions of the world, examine economic data, and obtain information about investment vehicles. The increase in access to information for small investors facilitates participation in financial markets. Financial education content disseminated on digital platforms also contributes to the development of financial literacy (Binark & Bayraktutan, 2013; Gomber et al., 2017).

The strengthening of financial communication in new media environments also raises the problem of reliability. Unverified information, speculative content, and manipulative comments disseminated on social media platforms can negatively impact investors' decision-making processes. The source, accuracy and impartiality of financial information become critical to the effectiveness of digital financial communication. Trust in new media is considered as one of the main factors affecting the level of acceptance, interpretation and use of financial content in economic decision-making processes (Fletcher & Park, 2017; Newman et al., 2024).

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Method

Research Model

This research is designed in line with a quantitative research approach to examine the impact of global financial communication on economic public perception and the role of new media credibility in this relationship. Relational survey model is used in the research. A relational survey model is defined as a research model that aims to determine the existence, level, and direction of a relationship between two or more variables (Karasar, 2023). The independent variable of the research is global financial communication, the dependent variable is economic public perception, and the mediator/explanatory variable is new media reliability.

Universe and Sample

The universe of the research consists of individuals aged 18 and over living in the Turkish Republic of Northern Cyprus. Sampling is used because it is difficult to reach the entire universe in terms of time and accessibility. Convenience sampling method is used in the research. Convenience sampling is explained as a sampling method that is accessible to the researcher and based on collecting data from individuals who are willing to participate in the research (Büyüköztürk, Kılıç Çakmak, Akgün, Karadeniz & Demirel, 2023). The sample of the study consists of 391 individuals living in the TRNC and voluntarily participating in the research.

Data Collection Tools

A questionnaire form is used as a data collection tool in the research. The questionnaire form consists of four parts. In the first part, there is a personal information form to determine the demographic characteristics of the participants and their habits of accessing financial information. In other sections, there are the Global Financial Communication Scale, the New Media Credibility Scale and the Economic Public Perception Scale. Scale items are structured with a 5-point Likert type rating. Participants are asked to rate their level of agreement with the statements between "1=Strongly Disagree" and "5=Strongly Agree".

Global Financial Communication Scale

The Global Financial Communication Scale is used to measure individuals' level of following global economic and financial developments, the way they use financial information resources, and the impact of financial information on their economic evaluations. The scale is based on the work of Arrese (2015), Castells (2010), Shiller (2019), Held and McGrew (2023), and Alami, Dixon, and Mawdsley (2024).

New Media Reliability Scale

The New Media Reliability Scale is used to measure individuals' perceptions of the accuracy, reliability, impartiality, and descriptiveness of the financial content they encounter in new media environments. The preparation of the scale is based on Kohring and Matthes' (2007) approach to trust in the media. The scale is organized by taking into account new media environments and financial content.

Economic Public Perception Scale

The Economic Public Perception Scale is used to measure individuals' perceptions of economic developments, financial markets, economic policies, and future economic expectations. In the preparation of the scale, studies in the field of economic expectations, media effects and economic public opinion are used. In this direction, the studies of Soroka, Stecula and Wlezien (2015) and Shiller (2019) are taken into consideration.

Data Collection

Data is collected through an online questionnaire. The survey link is delivered to the participants through digital communication channels. The purpose of the research is explained to the participants, it is stated that the participation is voluntary, and it is stated that the data obtained will be used for scientific purposes. No personal information that can directly identify you is requested.

Data Analysis

The data obtained in the research are analyzed using the SPSS package program. Before proceeding with the analysis process, incomplete data, incorrect entry and outlier checks are made. Skewness and kurtosis values are examined to determine whether the data are normally distributed. The suitability of the scales for factor analysis is evaluated by KMO and Bartlett Sphericality Test. Cronbach's Alpha coefficients are calculated to determine reliability levels. Pearson correlation analysis is applied to determine the relationships between variables, and regression analysis is applied to examine the effect of global financial communication and new media credibility on economic public perception.

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Findings

Table 1. Distribution of Demographic Characteristics of Participants

Variable	Category	n	%
Gender	Women	210	53.7
	Male	181	46.3
Age	18–25 years	74	18.9
	26–35 years	139	35.5
	36–45 years	92	23.5
	46–55 years old	61	15.6
	56 years and older	25	6.4
Education Level	High school and below	56	14.3
	Associate Degree	68	17.4
	Undergraduate	178	45.5
	Master's Degree	72	18.4
	Doctorate	17	4.3
Monthly income level	20,000 TL and down	48	12.3
	20,001–35,000 TL	97	24.8
	35,001–50,000 TL	116	29.7
	50,001–65,000 TL	78	19.9
	65,001 TL and over	39	10.0
	I don't want to specify	13	3.3
District of residence	Nicosia	136	34.8
	Famagusta	82	21.0
	Kyrenia	76	19.4
	Iskele	43	11.0
	Güzelyurt	34	8.7
	Lefke	20	5.1
	Total	391	100.0

Table 1 shows the distribution of the demographic characteristics of the participants. According to gender distribution, 53.7% of the participants were female and 46.3% were male. The highest rate in age distribution is in the 26-35 age group with 35.5%. At the education level, undergraduate graduates rank first with 45.5%.
The highest rate in monthly income is seen in the range of 35,001-50,000 TL with 29.7%. This ratio is followed by the income range of 20,001–35,000 TL with 24.8% and 50,001–65,000 TL with 19.9%. Nicosia has the highest rate with 34.8% in the distribution of districts of residence. Famagusta is the other prominent district with 21.0% and Kyrenia with 19.4%.

Table 2. Distribution of Participants on Internet, Financial Information and New Media Usage Characteristics

Variable	Category	n	%
Daily internet usage time	Less than 1 hour	18	4.6
	1–3 hours	83	21.2
	4–6 hours	146	37.3
	7 hours and up	144	36.8
Frequency of following financial news	Never	23	5.9
	Rarely	72	18.4
	Occasionally	121	30.9
	Often	105	26.9
	Every day	70	17.9
The source where financial information is tracked	Television	55	14.1
	Newspaper / Magazine	19	4.9

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Variable	Category	n	%
	News websites	91	23.3
	Social Media	113	28.9
	YouTube	48	12.3
	Podcasts	10	2.6
	Financial mobile apps	45	11.5
	Other	10	2.6
New media platform for financial content	Instagram	90	23.0
	Facebook	38	9.7
	X	78	19.9
	LinkedIn	36	9.2
	TikTok	32	8.2
	YouTube	79	20.2
	Podcasts	15	3.8
	No specific platform	15	3.8
	I don't follow	8	2.0
Financial literacy level	Very low	18	4.6
	Low	61	15.6
	Medium	194	49.6
	High	93	23.8
	Very high	25	6.4
Previous investment status	Yes	214	54.7
	No	177	45.3
	Total	391	100.0

Table 2 shows the distribution of participants' internet usage, sources of access to financial information, new media platform preferences, financial literacy levels, and investment experiences. In daily internet usage time, the range of 4-6 hours ranks first with 37.3%. 36.8% of the participants stated that they use the internet for 7 hours or more per day.

The occasional option stands out in the frequency of following financial news with 30.9%. The rate of those who follow frequently is 26.9%, and the rate of those who follow every day is 17.9%. Social media ranks first with 28.9% among the sources where financial information is followed. News sites are in second place with a rate of 23.3%.

Among the new media platforms used for financial content, Instagram stands out with 23.0%, YouTube with 20.2% and X with 19.9%. At the level of financial literacy, 49.6% of the participants rated themselves at a moderate level. When we look at the previous investment status, it is seen that 54.7% of the participants have investment experience, while 45.3% have not invested before.

Table 3. Descriptive Statistics on Scales

Scale / Sub-Dimension	N	Min.	Max.	Mean	SD	Level
Global Financial Communication Scale	391	1.80	5.00	3.72	.684	High
New Media Reliability Scale	391	1.60	5.00	3.58	.731	High
Economic Public Perception Scale	391	1.70	5.00	3.81	.652	High

Table 3 contains descriptive statistics for the scales. The average score of the Global Financial Communication Scale was 3.72, the average score of the New Media Reliability Scale was 3.58, and the average score of the Economic Public Perception Scale was 3.81.

When the average values are examined, it is seen that the global financial communication, new media reliability and economic public perception levels of the participants are in the high range. The highest average is in the Economic Public Perception Scale, and the lowest average is in the New Media Reliability Scale. SD values ranged from .652 to .731, indicating that the scale scores were distributed around the means at an acceptable level.

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Pearson correlation analysis was applied to determine the relationships between the variables in the research. The total scores of the Global Financial Communication Scale, New Media Reliability Scale and Economic Public Perception Scale were used in the analysis.

Table 4. Correlation Analysis Results Between Scales

Variables	1	2	3
1. Global Financial Communication	1		
2. New Media Credibility	.612**	1	
3. Economic Public Perception	.684**	.589**	1

p < .01

Table 4 shows the results of the Pearson correlation analysis between the scales. There is a positive, moderate and significant relationship between Global Financial Communication and New Media Reliability (r=.612; p<.01). There is a positive, moderate, and significant relationship between Global Financial Communication and Economic Public Perception (r=.684; p<.01).

There is also a positive, moderate and significant relationship between New Media Credibility and Economic Public Perception (r=.589; p<.01). When the correlation coefficients between the variables are examined, it is understood that the strongest relationship is between Global Financial Communication and Economic Public Perception. The positive correlations between the scales show that as the perception of global financial communication and the level of new media credibility increase, the perception of economic public opinion also increases.

In the research, regression analysis was performed to determine the effect of global financial communication on economic public perception. In the analysis, the Global Financial Communication Scale was considered as the independent variable and the Economic Public Perception Scale was considered as the dependent variable. The New Media Reliability Scale was evaluated as an explanatory variable in the model.

Table 5. Regression Analysis Results on the Impact of Global Financial Communication on Economic Public Perception

Model	B	SE	β	t	p
Constant	1.384	.132		10.485	<.001
Global Financial Communication	.652	.035	.684	18.501	<.001

R	R²	Adjusted R²	F	p
.684	.468	.467	342.287	<.001

Table 5 shows the results of the regression analysis on the impact of global financial communication on economic public perception. The model was significant (F=342.287; p<.05). Global financial communication accounts for 46.8% of the total variance in economic public perception.

The Global Financial Communication Scale had a positive and significant effect on the Economic Public Perception Scale (β=.684; t=18.501; p<.05). The increase in the global financial communication score increases the economic public perception score.

Table 6. Regression Analysis Results on the Impact of Global Financial Communication on New Media Credibility

Model	B	SE	β	t	p
Constant	1.147	.159		7.214	<.001
Global Financial Communication	.654	.043	.612	15.278	<.001

R	R²	Adjusted R²	F	p
.612	.375	.373	233.417	<.001

Table 6 shows the results of the regression analysis on the impact of global financial communication on new media credibility. The model was significant (F=233.417; p<.05). Global financial communication accounts for 37.5% of the total variance in new media credibility.

The Global Financial Communication Scale had a positive and significant effect on the New Media Reliability Scale (β=.612; t=15,278; p<.05). As the perception of global financial communication increases, the perception of new media reliability also increases.

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Table 7. Multiple Regression Analysis Results on the Impact of Global Financial Communication and New Media Credibility on Economic Public Perception

Model	B	SE	β	t	p	Tolerance	VIF
Constant	1.106	.175		6.320	<.001		
Global Financial Communication	.493	.043	.517	11.552	<.001	.625	1.599
New Media Credibility	.243	.040	.273	6.089	<.001	.625	1.599

R	R²	Adjusted R²	F	p	Durbin-Watson
.717	.514	.512	205.224	<.001	1.981

Table 7 shows the results of multiple regression analysis on the impact of global financial communication and new media credibility on economic public perception. The model was significant (F=205.224; p<.05). Global financial communication and new media credibility together explain 51.4% of the total variance in economic public perception.

The Global Financial Communication Scale had a positive and significant effect on the Economic Public Perception Scale (β=.517; t=11.552; p<.05). The New Media Credibility Scale also had a positive and significant effect on the Economic Public Perception Scale (β=.273; t=6.089; p<.05). When standardized beta coefficients are examined, it is seen that the strongest effect on economic public perception belongs to the global financial communication variable.

VIF values below 10 and tolerance values above .10 indicate that there is no multi-linkage problem between the variables. The Durbin-Watson value of 1.981 indicates that there is no autocorrelation problem between the error terms.

Conclusion and Discussion

The aim of the study is to examine the impact of global financial communication on economic public perception and to determine the role of new media credibility in this relationship. When the descriptive statistics of the scales are examined, it is seen that the mean of the Global Financial Communication Scale is 3.72, the average of the New Media Reliability Scale is 3.58 and the average of the Economic Public Perception Scale is 3.81. The mean values show that the participants' levels of global financial communication, new media credibility and economic public perception are in the high range. The fact that the highest average is in the perception of the economic public reveals that the perceptions and evaluations of the participants regarding economic developments are strong.

According to the results of the correlation analysis, there are positive and significant relationships between global financial communication, new media credibility and economic public perception. The relationship between global financial communication and economic public perception is r=.684. A significant positive correlation was found between global financial communication and new media credibility at the level of r=.612, and a positive significant correlation was found between new media credibility and economic public perception at the level of r=.589. The fact that the strongest relationship between the variables is between global financial communication and economic public perception shows that the flow of financial information has a prominent place in the economic evaluation processes of individuals.

The results of the regression analysis reveal that global financial communication has a positive and significant impact on economic public perception. Global financial communication accounts for 46.8% of the total variance in economic public perception. The standardized beta coefficient of β=.684 shows that as the level of global financial communication increases, the perception of economic public opinion also strengthens. The impact of global financial communication on new media credibility is also positive and significant. The variance rate explained in this model is calculated as 37.5% and the standardized beta coefficient is calculated as β=.612.

In multiple regression analysis, global financial communication and new media reliability together explain economic public perception in a meaningful way. The fact that the two variables together explain 51.4% of the total variance in economic public perception shows that the model has a strong explanatory effect. In the model, the beta coefficient of global financial communication is calculated as β=.517, and the beta coefficient of new media reliability is calculated as β=.273. It is seen that the strongest effect on economic public perception belongs to the global financial communication variable, while new media reliability makes a significant contribution to the model.

The results obtained from the research show that the circulation of financial information on a global scale affects the economic perceptions of individuals. Financial news, market commentary, economic indicators, and financial

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content disseminated on digital platforms play a significant role in the way individuals evaluate economic developments. Shiller's (2019) approach that economic narratives have an impact on individuals' expectations and decision processes and Soroka, Stecula, and Wlezien's (2015) evaluations that economic news can shape public perception coincide with the results of the research.

The significant effect of new media reliability on economic public perception shows that finding financial content encountered on digital platforms reliable is effective in economic evaluation processes. Kohring and Matthes' (2007) approach, which considers trust in the media as a multidimensional structure, reveals the importance of evaluating financial content in terms of accuracy, impartiality and reliability in new media environments. Fletcher and Park's (2017) findings on the relationship between digital media trust and news consumption also support the role of new media credibility on economic perception.

The positive impact of global financial communication on new media credibility shows that the way financial content is presented is related to the perception of trust in digital media environments. Conveying financial information in a clear, understandable, up-to-date, and accessible manner enables individuals to have more confidence in the economic content on new media platforms. Castells' (2010) approach to network society and Van Dijck, Poell, and De Waal's (2018) evaluations of the central role of digital platforms in information circulation show that financial communication processes take place more quickly and interactively in new media environments.

In general, the research reveals that global financial communication is a powerful variable in explaining economic public perception. New media credibility stands out as an important variable that directly affects economic public perception and increases the explanatory nature of the model together with global financial communication. The dissemination of financial information on a global scale, its visibility in new media environments, and its reliability by individuals are effective in shaping economic public perception. This situation increases the importance of accurate, transparent, understandable and reliable information transfer in financial communication processes.

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