

Asst. Prof. HASAN MERAL

Personal Information

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International Researcher IDs

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Publons / Web Of Science ResearcherID: JZD-9792-2024

ScopusID: 58820700100

Yoksis Researcher ID: 370702

Biography

Hasan Meral is an Assistant Professor of Insurance at Marmara University. Prior to his academic tenure, he gained over a decade of experience as a product manager in the insurance industry. His research focuses on insurance, private pensions, and consumer financial behavior. He has published extensively in WoS and Scopus indexed journals. Additionally, he has authorship, co-authorship, and editorial roles in several books on the subjects of insurance and pensions.

Education Information

Doctorate, Marmara University, Institute of Banking and Insurance, Department of Banking, Turkey 2015 - 2019

Postgraduate, Marmara University, Institute of Banking and Insurance, Department of Insurance, Turkey 2011 - 2015

Undergraduate, Marmara University, Faculty of Financial Sciences, Actuary, Turkey 2007 - 2011

Foreign Languages

English, C1 Advanced

Dissertations

Doctorate, Bireysel emeklilik sistemine otomatik katılım: Türkiye için bir uygulama, Marmara University, Institute of Banking and Insurance, Department of Banking, 2019

Postgraduate, Yıllık gelir sigortasının Türk sosyal güvenlik sistemine yapabileceği muhtemel katkıların değerlendirilmesi, Marmara University, Institute of Banking and Insurance, Department of Insurance, 2015

Research Areas

Insurance

Academic Titles / Tasks

Assistant Professor, Marmara University, İslam Ekonomisi ve Finansı Enstitüsü, İslam Ekonomisi ve Finansı, 2022 - Continues

Courses

Postgraduate

Non-Life Insurance, Postgraduate, 2023 - 2024, 2022 - 2023, 2021 - 2022

Insurance Marketing, Postgraduate, 2022 - 2023

Turkish Social Security System and Private Pension, Postgraduate, 2021 - 2022

Undergraduate

Islamic Banking and Finance, Undergraduate, 2023 - 2024, 2022 - 2023

Published journal articles indexed by SCI, SSCI, and AHCI

- I. **A novel fuzzy decision-making approach to pension fund investments in renewable energy**
YÜKSEL S., ETİ S., DİNÇER H., MERAL H., Umar M., GÖKALP Y.
Financial Innovation, vol.11, no.1, 2025 (SSCI)
- II. **Optimizing parametric insurance for renewable energy investments: Integrating fuzzy decision-making and artificial intelligence techniques**
ETİ S., YÜKSEL S., DİNÇER H., Pamucar D., Deveci M., Antucheviciene J., GÖKALP Y., MERAL H.
Renewable Energy, vol.246, 2025 (SCI-Expanded)
- III. **Insurtech in Europe: identifying the top investment priorities for driving innovation**
Eti S., Dinçer H., Meral H., Yüksel S., Gökalp Y.
Financial Innovation, vol.10, no.1, 2024 (SSCI)
- IV. **Insights into earthquake insurance demand in high-risk regions: A case study of Turkey**
Meral H., Ersoy B., Dilek I.
INTERNATIONAL JOURNAL OF DISASTER RISK REDUCTION, no.111, pp.0-10, 2024 (SCI-Expanded)

Articles Published in Other Journals

- I. **Enhancing Customer Retention in Insurance: Insights from A Machine Learning Analysis of Complaint Data**
Meral H., Çavga S. H., Ersoy B.
INTERNATIONAL JOURNAL OF BUSINESS INNOVATION AND RESEARCH, vol.1, 2026 (Scopus)
- II. **20th Anniversary of the Private Pension in Turkey: A Comparative Analysis with OECD Countries**
MERAL H.
Hacettepe Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi, vol.42, no.3, pp.471-489, 2024 (Peer-Reviewed Journal)
- III. **FACTORS AFFECTING CUSTOMER SATISFACTION AND LOYALTY IN TURKISH PARTICIPATION INSURANCE INDUSTRY**
Sözen M., Meral H.
ÖNERİ, vol.19, no.62, pp.146-165, 2024 (Peer-Reviewed Journal)
- IV. **Participation Insurance in Turkey: A Comparative Analysis with Conventional Insurance**
ERSOY B., Meral H.
İzmir iktisat dergisi, vol.39, no.1, pp.180-199, 2024 (Peer-Reviewed Journal)
- V. **Türk Sigorta Sektöründe Müşteri Memnuniyeti: Sigorta Şikâyetleri Üzerine Derinlemesine Bir Analiz**
MERAL H., ERSOY B.
Anadolu Üniversitesi Sosyal Bilimler Dergisi, vol.23, no.4, pp.1295-1312, 2023 (Peer-Reviewed Journal)

- VI. **Closing the Insurance Gap in Turkey: Prioritizing Key Factors and Strategies**
Meral H., Ersoy B., Çavga S. H.
JOURNAL OF INSURANCE ISSUES, vol.46, no.2, pp.226-255, 2023 (ESCI)
- VII. **One Hundred Years of Turkish Insurance: A Comprehensive Analysis on Macro Environmental Factors**
Meral H.
Manas Journal of Social Studies, vol.12, no.Özel Sayı, pp.171-185, 2023 (Peer-Reviewed Journal)
- VIII. **Participation of under-18-year-olds in the Private Pension System in Turkey: A Growth Estimation**
MERAL H., DİLEK İ.
İktisat Politikası Araştırmaları Dergisi, vol.10, no.2, 2023 (Peer-Reviewed Journal)
- IX. **THE OVERVIEW OF INSURANCE RESEARCH IN TURKEY: CONTENT ANALYSIS OF DOCTORAL DISSERTATIONS**
ERSOY B., MERAL H.
Dokuz Eylül Üniversitesi Sosyal Bilimler Enstitüsü Dergisi, vol.25, no.2, pp.480-498, 2023 (Peer-Reviewed Journal)
- X. **The influence factors of consumers comprehensive car insurance demand: evidence from Turkey**
MERAL H., ŞENER Y., ŞENER Y.
Pressacademia, 2022 (Peer-Reviewed Journal)
- XI. **Covid-19 Türk Sigorta Sektörünü Nasıl Etkiledi?**
Meral H.
Finans Ekonomi ve Sosyal Araştırmalar Dergisi, vol.6, 2021 (Peer-Reviewed Journal)
- XII. **Türkiye’de Otomatik Katılım Sistemi Kapsamındaki Çalışanların Sistemde Kalma Tercihlerini Etkileyen Faktörlerin Analizi**
MERAL H., ŞENER Y.
Anadolu Economics, 2021 (Peer-Reviewed Journal)
- XIII. **BİREYSEL EMEKLİLİK SİSTEMİNE OTOMATİK KATILIM: TÜRKİYE İÇİN BİR UYGULAMA**
Meral H., Arıcan E.
Finansal Araştırmalar ve Çalışmalar Dergisi, vol.12, 2020 (Peer-Reviewed Journal)

Books

- I. **The Role of Insurance in Promoting Clean Energy Transition**
Meral H.
in: Decision Making in Interdisciplinary Renewable Energy Projects, Hasan Dinçer, Serhat Yüksel, Muhammet Deveci, Editor, Springer, London/Berlin , Berlin, pp.197-207, 2024
- II. **Türkiye'nin Kalkınmasında Stratejik Bir Alan: Sigorta Sektörü**
MERAL H.
in: Yüzüncü Yılda Türk Sigorta Sektörü: Kapsamlı Bir Bakış ve Politika Önerileri, ERSOY BEHLÜL, Editor, Nobel Akademik Yayıncılık, pp.291-308, 2024
- III. **Bireysel Emeklilik Otomatik Katılım Sistemi: Dünya ve Türkiye Uygulaması**
Meral H.
Nobel Yayın Dağıtım, Ankara, 2021
- IV. **Dijital Sigortacılıkta Başarı Faktörleri ve Dijital Platformlardan Öğrenilmesi Gerekenler**
Meral H.
in: Fintech ve Insurtech ile Finansın Dönüşümü, Prof. Dr. Selim Yazıcı, Editor, Media Cat Kitapları, İstanbul, 2021
- V. **Davranışsal Ekonomi: Finansal Kararlarımızın Ardındaki Akıldışı Mantık**
Meral H.
in: Fintech ve Insurtech ile Finansın Dönüşümü, Prof. Dr. Selim Yazıcı, Editor, Media Cat Kitapları, İstanbul, 2021
- VI. **Tüketim Çağında Sigorta Müşterisinin Beklentisini Anlamak**
Meral H.
in: Fintech ve Insurtech ile Finansın Dönüşümü, Prof. Dr. Selim Yazıcı, Editor, Media Cat Kitapları, İstanbul, 2021

Papers Published in Refereed Scientific Meetings

- I. **OECD Ülkelerinde Sosyal Güvenlik Politikalarının Hayat Sigortası Talebi Üzerindeki Yansıması**
MERAL H.
13. İstanbul Finans Kongresi, Turkey, 23 December 2024
- II. **Türk Sigorta Sektöründe Dijital Olgunluk ve Finansal Performans İlişkisi**
ALTUNTAŞ R., MERAL H.
5. Ulusal Sigorta ve Aktüerya Kongresi, Turkey, 11 November 2024
- III. **How Does Financial Inclusion Shape Insurance Density?**
ERSOY B., MERAL H.
8th International Conference on Banking and Finance Perspectives, Turkey, 23 - 25 May 2024
- IV. **How the 2023 Kahramanmaraş Earthquakes Affected the Turkish Insurance Industry?**
MERAL H.
8th International Conference on Banking and Finance Perspectives, Turkey, 23 - 25 May 2024
- V. **Türkiye’de Emeklilik Sisteminin Sürdürülebilirliği: Sorunlar ve Politika Önerileri**
MERAL H.
4. Uluslararası Bankacılık Kongresi, Turkey, 16 - 18 May 2024
- VI. **Üsküdar’da Zorunlu Deprem Sigortası: Deprem Hasar Riski ve Sigortalılık Oranlarının Analizi**
MERAL H., ERSOY B.
XI. Uluslararası Üsküdar Sempozyumu, İstanbul, Turkey, 15 - 17 October 2021, vol.1, pp.614-627
- VII. **Yeni Bilgiler Işığında Osmanlı İmparatorluğu’nda Sigortacılığın Ortaya Çıkışı ve Gelişimi**
AKBULUT H., MERAL H.
2. Ulusal Aktüerya ve Sigorta Kongresi, Turkey, 17 September 2015

Metrics

Publication: 30
Citation (WoS): 3
Citation (Scopus): 3
H-Index (WoS): 1
H-Index (Scopus): 1

Non Academic Experience

Business Establishment Private, BNP Paribas Cardif, Product Management, Manager
Business Establishment Private, Unico Insurance, Product Management, Manager
Business Establishment Private, Cigna Hayat Emeklilik, Product Management, Specialist
Business Establishment Private, Kuveyt Türk Katılım Bankası, Corporate Marketing, Assistant Specialist
Business Establishment Private, Neova Sigorta, Underwriting, Assistant Specialist