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Processes And Patterns of Online Reaction Against Online Fraud (Ponzi
Schemes) Victimization – ‘Çiftlik Bank’ Case in Türkiye

Muhammed Ferit DUMAN¹

Abstract

Social media interactions, in which crime is at the center, offer researchers an opportunity that is difficult to encounter in real life. This opportunity is the recording of the data of the social reactions made in the heat of the event on the social media channels. Thus, data that can be recorded in real life only to be collected and analyzed by the researcher at the time of the event awaits the attention of researchers in the internet big data. The research is a qualitative case study. The aim of the research is to analyze the course and pattern of the social reaction toward the victims of fraud crime in Türkiye, with reference to the Çiftlik Bank incident, which occupied the agenda of Türkiye for a long time by using this opportunity offered by social media. In this respect, the research universe is social media channels, the research area is "Ekşi Sözlük," a social media platform, and the research sample is the reactions given to the event under the title of "Çiftlik Bank." 2726 social reaction content obtained from the sample with document analysis was collected as data. The data were divided into themes and sub-themes through the MAXQDA program in accordance with the code book and analyzed in a sequential and comparative manner. In this analysis, three ways were followed in the most appropriate way for the purpose of the research. In the first way, it has been analyzed what kind of social reaction toward the victims at which stage in the process following the occurrence of the event. In the second way, all stages were analyzed comparatively and the pattern of social reaction toward the victims was reached. In the last way, a more holistic view of the pattern of social reaction toward victims is presented. In addition to the process pattern reached, the important results of the study are as follows: i) The cornerstone of the social reaction against the victims of the fraud process is the clarification of the victimization. Before the victimization becomes clear, the social reaction is to share the "rumors for and against" about the case with each other as information. However, as the victimization begins to become clear, it is seen that ridicule, insults, and curses toward the victims increase. ii) Another result of the research is that the social reaction piercing tip is aimed at the victim, not the perpetrator. iii) Another prominent result in this context is that no response from the victims expressing the victims themselves and their grievances was encountered. From this point of view, it is evaluated that the victims give a withdrawal reaction against the social reactions instead of defending themselves.

Keywords: Social Change, Social Networks, Social Media, Crime, Social Reaction, Victimization.

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2023, 12 (2), 585-605 | Araştırma Makalesi
Çevrimiçi Dolandırıcılık (Ponzi Şeması) Mağduriyetine Gösterilen
Çevrimiçi Tepkinin Süreci ve Örüntüsü – Türkiye’deki Çiftlik Bank Vakası

Muhammed Ferit DUMAN¹

Öz

Suçun merkezde olduğu sosyal medya etkileşimleri, araştırmacılara gerçek hayatta karşılaşması zor bir fırsat sunmaktadır. Bu fırsat, olayın harareti sırasında verilen toplumsal tepkilere ilişkin verilerinin sosyal medya kanallarında kayıt altına alınmasıdır. Böylece gerçek hayatta ancak olay sırasında toplanıp analiz edilebilecek veriler internet büyük verisi içinde araştırmacıların ilgisini beklemektedir. Araştırma nitel bir durum çalışmasıdır. Araştırmanın amacı, sosyal medyanın sunduğu bu fırsatı kullanarak Türkiye gündemini uzun süre meşgul eden Çiftlik Bank olayı üzerinden Türkiye’de dolandırıcılık suçu mağdurlarına yönelik toplumsal tepkinin seyrini ve örüntüsünü incelemektir. Bu doğrultuda araştırma evrenini sosyal medya kanalları, araştırma alanını bir sosyal medya platformu olan "Ekşi Sözlük", araştırma örneklemini ise "Çiftlik Bank" başlığı altında olaya verilen tepkiler oluşturmaktadır. Örneklemden doküman analizi ile elde edilen 2726 sosyal tepki içeriği veri olarak toplanmıştır. Doküman incelemesi yoluyla örneklemden elde edilen veriler Excel programında kronolojik olarak düzenlenmiştir. Veriler, kod kitabına uygun olarak MAXQDA programı aracılığıyla temalara ve alt temalara ayrılarak sıralı ve karşılaştırmalı olarak analiz edilmiştir. Bu incelemede araştırmanın amacına en uygun şekilde üç yol izlenmiştir. İlk olarak olayın meydana gelmesinden sonraki süreçte hangi aşamada mağdurlara yönelik toplumsal tepkinin ne olduğu analiz edilmiştir. İkinci yolda tüm aşamalar karşılaştırmalı olarak incelenmiş ve mağdurlara yönelik toplumsal tepki örüntüsüne ulaşılmıştır. Son olarak, kurbanlara yönelik toplumsal tepki modeline ilişkin daha bütüncül bir görüşe ulaşılmıştır. Ulaşılan süreç örüntüsüne ek olarak çalışmanın öne çıkan sonuçları şunlardır: i) Dolandırıcılık sürecinin mağdurlarına yönelik toplumsal tepkinin mihenk taşı mağduriyetin netleşmedir. Mağduriyet netleşmeden önce toplumsal tepki, olayla ilgili "lehte ve aleyhte söylentileri" bilgi olarak birbirleriyle paylaşmak şeklindedir. Ancak mağduriyet netleşmeye başladıkça mağdurlara yönelik alay, hakaret ve küfürlerin arttığı görülmektedir. ii) Araştırmanın bir diğer sonucu da sosyal tepki delici ucun faile değil, mağdura yönelik olmasıdır. iii) Bu bağlamda öne çıkan bir diğer sonuç da mağdurların kendilerini ve mağduriyetlerini dile getiren herhangi bir yanıtı rastlanmamasıdır. Buradan hareketle mağdurların toplumsal tepkilere karşı kendilerini savunmak yerine geri çekilme tepkisi verdikleri değerlendirilmektedir.

Anahtar Kelimeler: Sosyal Değişim, Sosyal Ağlar, Sosyal Medya, Suç, Sosyal Tepki, Mağduriyet.

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Introduction

Internet usage has been increasing almost geometrically. Based on the given data, while 0.6% (approximately 342,42 million people) of the world's population is internet users in 1995, when we look at the data for 2019, it is seen that this rate is 56,7% (approximately 4,356 billion people) in 2019 (The World Bank, n.d.a; The World Bank, n.d.). Examining internet usage habits and frequency worldwide reveals that the internet is no longer just a "virtual interaction network"; instead, it is a phenomenon that has begun to encompass all contexts (political, economic, social, cultural, etc.) of the real world. According to the current data about internet usage in 2021, 59.5% (4.66 billion people) of the world's population are connected to the internet, 53.6% (4.2 billion people) are active users, and the daily internet usage time is 6 hours and 54 minutes. Furthermore, it is seen that 2 hours and 25 minutes of this period is spent directly interacting on social networks. Looking at the data of the separate report, Türkiye is above the world average in many respects. In this period, 77.7% (65.8 million) of Türkiye's population (84.69 million) is connected to the internet, 70.8% (60 million) has active users, and the duration of internet usage is 7 hours 57 minutes. Furthermore, it is reported that 2 hours and 57 minutes of the day are spent interacting directly on social media (Wearesocial, 2021).

In Türkiye, virtual interactions in areas such as economy, art, culture, production, communication, advertisement etc., increase so much that this causes real life to be surrounded by digital life. It encourages numerous studies in many fields (Ministry of Development, 2018; İPSOS & Boğaziçi University Faculty of Economics and Administrative, 2017; TÜBİSAD, TBV & BTS, 2017; TÜSİAD, 2017). However, the fact that internet interactions permeate the real world more and more powerfully does not only occur at the macro level, as in the reports cited. It is possible to see many contexts of the mundaneness of daily life in the virtual world, just as in the real world. One of the most striking of these contexts is the phenomenon of crime. In addition to hacking and the spread of computer viruses, it is now seen that many types of crimes, such as misuse of credit cards, information theft/misuse, defamation, blackmail, hate sites, and money laundering can easily be committed in the cyber world. (Burden & Palmer, 2003, p.224,225)

According to the 'Türkiye Cyber Crimes Report 1990-2011' report prepared by Çığır and Köksal (2011) on data processing crimes in 2000-2008, only 27 information technology crimes were recorded in 2000. Looking at the 'Judicial Statistics Report' for 2020 (Directorate General For Criminal Records and Statistics, 2020), the number of criminal cases filed in Criminal Courts pursuant to the Turkish Penal Code, by writing an indictment by the Office of the Chief Public Prosecutor, is 18,792 in 2020.

These figures include only the acts of the Turkish Penal Code Article 243: Accessing a Data Processing System, Article 244: Preventing the Functioning of a System and Deletion, Alteration or Corrupting of Data, Article 245: Misuse of Bank or Credit cards (European Commission for Democracy Through Law, 2016). These figures do not include offenses of defamation, blackmail, and fraud committed by using the internet. During this research, it was asked whether the statistics of crimes committed by using the internet were kept by communicating with the Turkish Statistical Institute, Courthouse, and Law Enforcement units in writing or by telephone. In this context, all

the mentioned institutions stated that they only keep the statistics of articles 243, 244, and 245 of the penal code, and they do not keep any statistics for crimes committed by using the internet. According to these figures, it is evident that there is a growing trend of cyber crimes or crimes committed with the help of the internet.

The argument mentioned above, supported by figures, shows that the average daily time spent on social media is 2 hours and 25 minutes worldwide, while this rate is about 3 hours in Türkiye. The argument put forward in the middle of this section and supported by numbers demonstrates that crimes committed over the internet have increased geometrically in Türkiye. The synthesis of these two arguments is the subject of the research. The subject of the present research is "processes and pattern of societal reaction to the victim of fraud crime". In Türkiye, all parties to the crime interact in the crime center. Although the perpetrator and victim/complainant are at the center of a crime, the whole society is a party to the crime. In the final analysis, the Courts announce their decisions with writs titled "In the Name of the Turkish Nation" (Law Forum, 2013). Therefore, the social reaction to the offender or the victim/complainant is critical.

The research aims to understand societal reaction processes and patterns to the fraud crime victim. In this context, the research questions are as follows:

1. Is there a process of social reaction toward the victim of fraud crime?
2. Which social reaction tendencies are predominant in this process?
3. Is there a social reaction pattern toward the victim of fraud crime?
4. Which trends dominate the content of the towardsocial reaction pattern toward the fraud crime victim?

In this context, there are many technical problems in front of acquiring society's reaction toward crime and the victim by academic research. At the forefront of these problems is the necessity of gathering the social reaction regarding the judicial incident at the time of the incident. Because judicial events are short-lived and developments can change the social reaction. However, in the current situation, especially in forensic cases that are processed over the internet for the research subject and almost all interactions have taken place on the internet, and technological devices are used to record the social reaction at the time of the judicial event. This situation creates an opportunity that is difficult to catch in real life regarding the research subject on the social network. The current research tries to understand the process and pattern of the social reaction toward the victims of fraud in the Çiftlik Bank case, which is a current and socially interactive forensic case to utilize this opportunity.

No study in Türkiye specifically analyzes the social response to victims of Ponzi schemes. Instead, the research aims to describe the course of the social reaction toward the victims of fraud and the pattern of this course. For this reason, the Çiftlik Bank event is explained as a Ponzi scheme in the study. First of all, the critical periods related to the Çiftlik Bank event, the beginning period, the investigation period, the public debate period, (Mehmet Aydın's) escape period, and the confiscation of assets period are determined. Afterward, 2726 reaction comments that were entered between 08.03.2017 at 5.19 p.m. and 01.01.2022 at 12:47 under the topic opened with the title

"Çiftlik Bank" on the Ekşi Sözlük platform were archived. Finally, the archived comments were classified according to the determined periods and the detected reactions.

Çiftlik (Farm) Bank Case (Ponzi Schemes)

The concept of crime is not a concept with clear and central definitions. It is possible to find different definitions in different constitutions and meanings in societies with different historical backgrounds. Therefore, it has always been a controversial concept. Even if it is possible to define crime as a controversial concept, in the final analysis, crime is behavior defined and punished by criminal law (McLaughlin & Muncie, 2001, p. 59). Article 157 of the Turkish Penal Code defines the crime of fraud/deception as "deceiving a person with fraudulent behavior and providing a benefit to himself or someone else, to the detriment of him or someone else." If this crime is committed "by using as an instrument electronic data processing systems, a bank or lending institution," qualified deception crime occurs (Penal Code of Türkiye, 2015). As stated in the previous section, online forms of crimes are becoming more and more common worldwide, especially in Türkiye, which has a higher internet usage than the world average.

Online fraud has become a significant problem in many countries with millions of victims from a wide diversity of scams committed in whole or part online (Button et al., 2022). Fraud occurs when an opportunity exists for fraudulent activity and the perceived probability of detection is low (Drew & Drew, 2010, as cited in Coleman, 2002). Social networks offer many opportunities for well-intentioned users, but especially for fraudsters in countries where the internet is newly widespread and intensively used. Considering the data in the introduction, internet usage is quite common in Türkiye, but it is difficult to say that the legal legislation is sufficient (Information Technologies and Communication Authority, 2019). Such a de facto situation offers opportunities for crimes committed over the internet such as 'Çiftlik Bank'.

It is a virtual farm game that can be seen frequently on the internet, which started broadcasting on "www.çiftlikbank.com.tr" on July 31, 2016. The most crucial element distinguishing Çiftlik Bank game from others is combining "virtual livestock game and Ponzi scheme." Çiftlik Bank schemes operated through four companies and five servers until March 16, 2018, when its assets were confiscated. During these activities, it was determined that the game had 520,321 users, and the participants deposited 1,139,927,622 TL in 132,222 times. When Çiftlik Bank fraud ended, it was determined that there were 48 defendants and 3,762 victims in total (Saymaz, 2020). Therefore, 3,762 out of 520,321 users filed a complaint and proved they made a deposit. The number may seem small compared to all users. However, as in different parts of the world, the money lost through cyber crimes is usually small and the rate of victims reporting criminals to the police is lower than for other crimes (Button et al., 2022; Cross, 2018; van de Weijer et al., 2019). As of 02 09 2022, the lawsuits regarding the event/case are still ongoing (Aktürk, 2022) and will probably continue to be discussed in the future.

The founding father and manager of Çiftlik Bank is Mehmet Aydın. Aydın describes himself in a video he published: "I was born in 1991. ... I come from an animal husbandry family. ... I dropped out of high school and then continued high school via

distance learning. ... I had short-term work experiences as a waitress, dishwasher, and cookery. ... I made rap music as a hobby for a while" (Eskişehir Anadolu Gazetesi, 2018). How could someone with this background be able to commit such a fraud that will go down in the history of Türkiye? The answer is hidden in the methods of persuasion. Fraud victimization scholars state that trust is a key component and the first casualty of fraud victimization (Nash, et al., 2017, p.50). The sense of trust forms the basis of social and economic transactions. The fact that trust is so important, especially in financial relations, also makes it the most critical point of fraudulent transactions (Nash, et al., 2018, p.68).

Discovery of a major fraud rarely comes from a lightning bolt. There are usually many indicators that, if heeded, could have either prevented or at least minimized the impact. A recap of some of the red flags that were missed, ignored, or purposely tolerated provides insight into the lost opportunities to uncover the Ponzi scheme (Burdiss, 2007, p.515). Studies carried out in Ponzi schemes show "red flags" such as exorbitant profits, void investment agreements, multifaceted, complex, and unregistered operations, exponential and participative rate of agents' commission, and deferred periodic profits (Ullah, et al., 2021, p.298). There is a "due diligence paradox," especially in Ponzi schemes. Because Ponzi schemes are usually the result of individuals' trust-based financial transactions, the responsibility to protect their investments often rests solely with individual investors (Nash, et al., 2017, p.71).

Looking closely at the characteristics of the victims of the Ponzi scheme, it is stated that demographic variables such as education, income, age, race, or urban versus rural location do not significantly influence an individual's likelihood of succumbing to a fraud attempt (Fei, et al., 2021, p.1598, Frankel, 2012, p.133). The fact that the state does not fully fulfill its regulatory and supervisory functions in the area of fraud may cause some careless people not to see the "red flags." The carelessness of the state and people makes the Ponzi scheme useful.

Jacobs and Schain (2011) questioned why the Ponzi scheme is so useful. In order to understand the success of Ponzi schemer and why individuals are becoming victims of Ponzi schemes, many theoretical approaches were referred to, which also to the Çiftlik Bank case. First, the individual is challenged to consider a scam (Situation). While doing so, irrational thinking and decisions driven by impulse and intuition may occur (Cognition). Due to the fact that trust has great importance in human relationships, the individual may be reluctant to contradict or question the trustworthiness of a colleague; so the Ponzi schemer takes advantage of this (Personality). An excessive desire to increase wealth prevent the Ponzi scheme investor from thinking logically; therefore, he shows gullible behavior (Emotion). Based on the principles of influence, other factors that may contribute to the success of Ponzi scheme are people's tendency to pursue the ones they trust (Social Proof), to obey authority figures even though they get involved in unfavorable acts (Authority), and to follow the ones they like (Liking). The last possible explanation for falling victim to Ponzi schemes is affinity fraud, in which the victim and the schemer have some kind of a bond (e.g., religious or ethnic) which ensures the investor to believe that someone from your background would never deceive you and you can trust him. In a scam, the individual is presented with a challenge to consider (Situation). Impulse and intuition driven by emotion often lead to irrational decisions, even among the most intelligent (Cognition). An unwillingness to

contradict or question a trusted colleague helps the Ponzi schemer (Personality). The Ponzi scheme investor has an overwhelmingly strong desire to increase his wealth. This desire is so strong that it interferes with logical reasoning and causes the individual to exhibit gullible behavior (Emotion). People tend to follow the lead of others they trust (Social Proof). People tend to obey authority figures even if these figures engage in objectionable acts (Authority). People can be persuaded by individuals they like (Liking) called affinity fraud. Affinity crime is defined as those whose victims share some sort of bond. It can be ethnic or religious or people who travel in the same social circles. This common bond gives the victim a reason to trust the schemer. The common belief is that someone from your background would never cheat you (Jacobs & Schain, 2011).

First of the methods of persuasion is (Situation) the opening of livestock facilities, which are understood to be fake later on with the revenues obtained from the system. During the opening ceremony, Aydın stated that they did not do a virtual business; on the contrary, they brought a groundbreaking idea to real life and would make much profit (Çiftlik Bank, 2017). Remarkably, representatives of administrative, civil and religious authorities, such as the district governor, mayor and mufti attended the opening ceremonies of these facilities (Medya14.net, 2018; Malum Kişi, 2018a). Many dealerships were opened in luxury districts under the name of Çiftlik Bank, showing the products made by contract manufacturers as its own (Saymaz, 2020). The dealers that opened one after the other increased the ambition of partnering with a rising company (Emotion and Cognition).

The second method of persuasion is to invite artists who are known as good and honest in the society and who are respected to the opening ceremonies and commercials (Personality and Liking). Mehmet Aydın had hired Mehmet Çevik as the public relations consultant of Çiftlik Bank. Mehmet Çevik portrays the character of "blacksmith," who tells legendary stories to the main character "Ertuğrul" and the children of the oba, in the period series called "Diriliş Ertuğrul, which won a widespread audience in Türkiye and the World (Cnn Turkish, 2018).

The third way to persuade the masses is to exploit religious and national values (Affinity Fraud). At first glance, the relationship between religious and national values and a virtual game may not make any sense. However, there is a striking example of it below from the speech of Mehmet Çevik, who plays the blacksmith character in the TV series Diriliş Ertuğrul and is also the press and communication consultant of Çiftlik Bank, at the opening ceremony of the Inegol Dairy and Beef Cattle Farm, which takes place outside, under light rain, with a large crowd (Social Proof) and the participation of the mayor, is as follows.

I begin in the name of Allah, the merciful and merciful. I begin with the ninety-nine names of the Most Merciful and Forgiving God. You want to take a picture with me. However, you are outside. I cannot stand by you like an artist while you wait under mercy (refers to rain) for this country, for this homeland, for this nation, without something protecting you. ... Just now, my friend tried to explain where the investments made for this country, for this nation, are based (seems to be out of context but speaker

jumps straight to following sentence). We said that Jerusalem is our red line. Jerusalem is not the only plan. Syria, Iraq, Lebanon, Palestine, and everyone should know that Türkiye is the main target. They want to stir up turmoil in Türkiye, not allow it to stand up, breathe and remember itself. Nevertheless, we are one nation. Now, what is the point of this conversation? A much-needed conversation. In this world, Çiftlik Bank is overthrowing a scheme set up by the five capitalists (refers to permanent members of the united nations) who say we are bigger than the world. ... As always in Anatolia, a young man comes out (refers to Mehmet Aydın), makes a game, and delivers it to hundreds of thousands. From there, not just in the virtual environment. He will say, 'Let's prevent this country's import together'. He will say 'Let's make this country an exporter'. It will bring Çiftlik Bank from game to life. This person is 27 years old. Moreover, the beautiful people of this beautiful country also give their back to this person. (Malum Kişi, 2018b)

Methods

The goal of this research is to understand the reaction of the society toward the victims of crime. The problem with this research was discovering clear patterns of social reactions. The subject of crime and therefore, who is the victim of crime can be interpreted quite broadly. Therefore, the research subject is limited to the victims of fraud crimes. Hereby, the research aims to understand the social reaction toward the victims of fraud crime and to determine the pattern of the social reaction.

The present study is a qualitative research which utilizes a case study as a research design. For a qualitative case study, the most appropriate case should have features that i) be current, ii) be spatially-temporal limited, iii) use multiple information sources, iv) collect detailed and in-depth data can be collected from information sources, v) allow the formation of themes related to the situation and vi) describe the situation (Creswell & Creswell, 2018; Creswell, 2013). The fraud event called "Çiftlik Bank" and "Tosuncuk" (Tosun means bull and the suffix -cuk adds the meaning of lad), which is a current case and has been a discussion of the public for a long time, is determined as the status of the qualitative research. Since the desired aim of this research is to access the process and pattern of the social reaction in the case, the case study design was chosen in this research.

The Çiftlik Bank case provides quite a wealth of data on social networks, especially in the context of the fraud case. For this reason, it is essential to determine the situation to be researched and the limits of the sample regarding the "Çiftlik Bank" case. It would not be a wrong assumption to say that the victims of Çiftlik Bank and, therefore, the social segment that reacts to the victims mostly interact via social networks since the case of Çiftlik Bank is also a digital-based fraud. Therefore, the spatial limitations of the situation should be done through social networks. For this reason, social media in social networks is chosen as the research population.

As stated at the beginning, the research aims to describe the course of the social reaction toward victims of fraud and, if possible, the pattern of this process. Usually, for such a study to produce a meaningful result, data should be collected in sync with the case only when the fraud occurred. Thus, it is possible to detect the reactions of the victims

and the people who react to the victims. However, thanks to the possibilities that digital technologies have brought to interpersonal interaction, it is possible to reach the interactions during the fraud event as year, month, day, hour, or even minute. For this reason, the research area should have the contents of the victims and the people who reacted to the victims from the beginning to the end of the Çiftlik Bank case, which was determined as the research situation and continued for a long time. In this context, "Ekşi Sözlük" social media platform is chosen as a research area because it meets the required conditions (e.g., intensive participation, includes data on all stages of the case).

"Ekşi Sözlük" is a website that includes comments by registered authors about all kinds of words and concepts and features a participatory dictionary -a collaborative hypertext dictionary-. It was created on February 15, 1999, by Sedat Kapanoğlu, a computer programmer known by the nickname 'ssg.' Initially, although it is a personal diary -blog- and has an amateur quality, this virtual formation, which gained popularity in a short time, became one of the most followed websites in Türkiye and created its own subculture. Ekşi Sözlük has created a unique culture by mediating the questioning of many taboos and values that are effective on a social basis, as well as truth and knowledge. Although it started as an amateur venture, Ekşi Sözlük has made significant progress since 1999 and has become a popular website. Together with the culture it created, it mediated the change of the usual dictionary concept on the internet, inspired similar formations, and became a phenomenon. In this context, it is possible to argue that Ekşi Sözlük has mediated the emergence of a new cyberspace by melting global and local values in a pot with the electronic culture it pioneered (Gürel & Yakın, 2013).

The research sample, on the other hand, is the reactions of 'people who participated as outsiders and commented in a synchronized manner in the fraud event that continued from the beginning to the end' under the title of "Çiftlik Bank" (Ekşi Sözlük, n.d.). As a result, the research sample consists of 2726 comments that were entered between March 8, 2017, at 17:19 and January 1, 2022, at 12:47 under the topic opened with the title "Çiftlik Bank" on the Ekşi Sözlük platform. Due to the possibility of deletion by users during this long research period, data were collected by recording all 2726 comments one by one in the computer environment. Subsequent analyzes were carried out within this recorded data set. In addition, documents such as newspaper reports and books were used. Due to the very recent occurrence of the case, academic references about the case are almost non-existent. Many data regarding the Çiftlik Bank case is already available on social media channels such as YouTube (e.g., facility openings, speeches, press statements). Therefore, some of the data regarding the case were compiled from similar media.

The collected data is tried to be interpreted using the MAXQDA program. In order to realize the purpose of the research, the researcher should use the most appropriate strategies (Creswell& Creswell, 2018). In this context, the chronology of the Çiftlik Bank case was determined by document analysis. Considering Saymaz's (2020) research, it is evaluated that the case under research has five main periods. It is possible to sort these periods by date ranges as follows: from July 31, 2016, to August 24, 2017, is the beginning period; from May 25, 2017, to November 23, 2017, is the investigation period; from November 24, 2017, to January 23, 2018, is the public debate period, from January 24, 2018, to March 15, 2018, Mehmet Aydın's escape (to Uruguay) period, after March 16, 2018, the confiscation of assets period. When this chronological order is followed,

the data collected together with the comment entry dates are divided into the five periods mentioned above, and five different document types are obtained. In addition, recording all 2726 comments individually in the computer environment allowed the researcher to read all the comments. This way, which codes would be used regarding social comments was understood. Social reactions (hence the research codes) have been observed to contain information, warnings, sarcasm, insults, swearing, and empathic content, but some contents cannot be comprehended in context. Therefore, a total of seven codes were used during the research.

In the process of interpreting data, three ways were followed. In the first way, the findings are descriptive and in the second and third ways, the findings are discussed comparatively (Creswell & Creswell, 2018). These ways of research are explained and analyzed by collecting the code book, in line with the purpose of the case study; Therefore, the research findings go from detail to general.

First, the findings for the periods were presented separately. Thus, it was aimed to analyze the periods according to the social reaction types. At this stage, the analysis of the data collected in five documents corresponding to 5 periods was carried out using five-period themes and 35 sub-themes. In other words, in the first analysis, the names of the working documents (e.g., beginning period, investigation period, public debate period, escape period, confiscation of assets period) and themes (e.g., investigation, debate, escape, confiscation of assets) were named in the same order. In addition, sub-themes (e.g., information, warning, sarcasm, insult, swearing, empathic and incomprehensible content) under each theme are listed with the same name. With this strategy, the social reactions related to the periods were analyzed in depth.

In the second way, the chronologically separated periods and reactions were interpreted together and comparatively. At this stage, as in the previous analysis strategy, the data for the periods were classified into five documents, each period in its own document. However, this time, apart from the previous analysis, all reactions were collected under seven themes (information, warning, sarcasm, insult, swearing, empathic, incomprehensible content) and the analysis was carried out. Thus, the aim is to analyze the pattern of the social reaction to the victims of fraud crimes.

In the third way, the social reaction themes found in the second way of the analysis were narrowed down from seven themes to three themes. The narrowing of the themes is done using a particular principle. At this stage of the analysis, the comments/themes whose context was not comprehended were removed. Among the remaining themes, the content of ridicule, profanity, and insults was collected under the themes of "negative social reaction," the content of empathy and warning was collected under the themes of "positive social reaction," and the information contents were collected under the themes of "neutral social reaction." Consequently, the final analysis aims to "zoom" on one more step to the social reaction pattern, thus making the social reaction more understandable.

Results and Discussion

Findings Centered on Periods and Interpretation of Findings

Beginning Period

Çiftlik Bank application was launched on July 31, 2016, at the website address "www.çiftlikbank.com.tr" (Saymaz, 2020). Although this is the date when Çiftlik Bank started its activities, the first reaction in Ekşi Sözlük was written on March 8, 2017. It is seen that seven reactions were recorded in total between the first comment under the heading "Çiftlik Bank" and the opening of an investigation against Çiftlik Bank, which is the second term. When we look closely at the reactions given in the beginning period, it is seen that there were seven reactions in total, of which four were informational and three were warning.

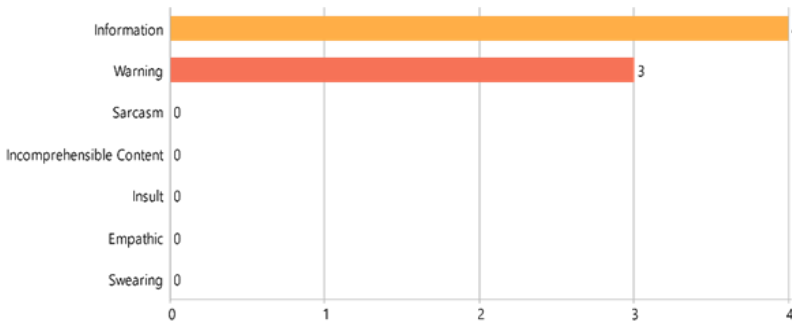


Figure 1. Social Reactions of the Beginning Period

Therefore, the fact that the first response comment came about eight months after Çiftlik Bank started operating and that only seven reactions were given in the three months that passed until Çiftlik Bank was brought to court means that Çiftlik Bank did not attract much social attention. Considering the social reactions in the beginning period; it is seen that there is not an intense reaction; the existing reactions are about people's experiences of Çiftlik Bank, introductory information about how the system works, and warnings that Çiftlik Bank may be a 'trickery.' At this stage, it is obvious that the social reaction is less, but curious and careful.

Investigation Period

The first complaint petition regarding Çiftlik Bank was submitted to Bursa Chief Public Prosecutor's Office on May 25, 2017 (Saymaz, 2020). It is observed that 119 reactions were recorded during the approximately seven months between Çiftlik Bank's investigation period and the public debate period. A detailed examination of the social reactions given in the investigation period shows that of the social reactions, 54.62% contain a warning, 15.13% contain information, 14.29% contain sarcasm, 9.24% contains insults, 4.2% contains swearing, while the context of the 2.52% of the reactions is not clear.

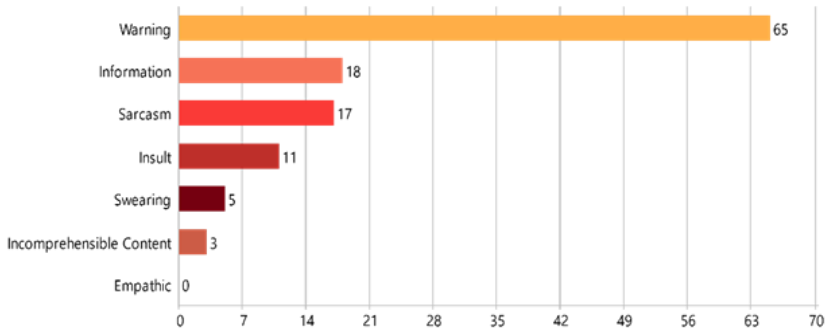


Figure 2. Social Reactions of Investigation Period

It is seen that the social interest in the Çiftlik Bank case has increased exponentially with the period of its appeal to the judiciary. It seems that the social reaction aimed to warn the victims to a great extent, and the sharing of information on the subject has increased. In addition, the sarcastic reactions to the 'prospective victims' go hand in hand with the information-based reactions, and the insult and profanity-based reactions have started. At this stage, besides the social reactions that try to warn and inform the potential victims, there is also a reactivity of sarcasm, insults, and swearing to some extent.

Public Debate Period

With Metin Can's news of "Here is the farm bank truth" in Sabah Newspaper, Çiftlik Bank comes to the public agenda. According to Can's report, there are very clear statements about Çiftlik Bank. Çiftlik Bank can be a pyramid scheme with participation via the internet; it has many participants, including police, doctors, and even businessmen. 40% of its members have savings in the system, the system has TRNC-based (Turkish Republic of Northern Cyprus) accounts, and the issue is now on the state's agenda. It clearly states that Çiftlik Bank accounts will be reviewed (Can, 2017). It is seen that a total of 629 reactions were recorded in an approximately 2,5 month period between Çiftlik Bank's public debate period and Mehmet Aydın's escape to Uruguay. When we look closely at the social reactions given during the public debate period, of the reactions, 30.21% is a warning, 29.25% sarcastic, 20.03% insulting, 15.10% informational, 4.61% profanity, 0.32% empathetic, and 0.48% reaction appears to be incomprehensible content.

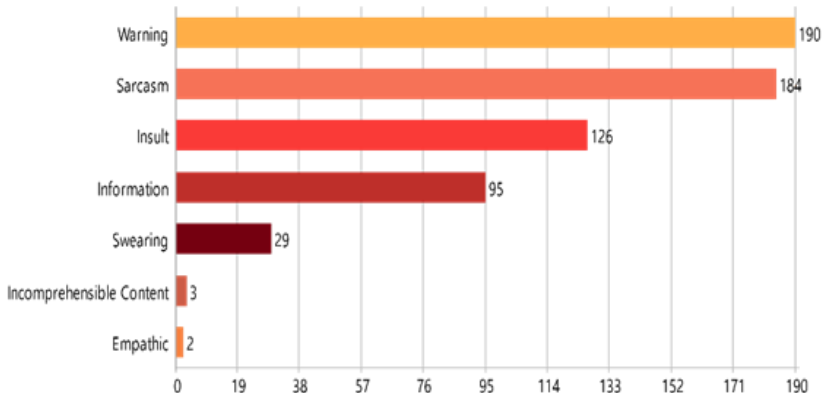


Figure 3. Social Reactions of Public Debate Period

It is observed that social knowledge has increased exponentially during the period of public debate period. While 119 reactions were received in 7 months in the previous period, this number escalated to 629 in 2,5 months with the release of the information to the public. In addition, while giving information decreases, the reaction of warning the victims intensely increases. With the start of the public debate period, sarcastic comments are almost twice as often as informational comments. With this period, the content of insulting and swearing at the victims has increased remarkably. At this stage, it is seen that approximately one-third of the social reaction tries to warn the victims; apart from that, approximately two-thirds of the mass are sarcastic and insult the victims. Empathic comments prioritizing victims are only 2 out of 629 responses.

(Mehmet Aydın's) Escape Period

Mehmet Aydın left Türkiye on January 24, 2018, on a plane he boarded from Istanbul Sabiha Gökçen Airport, never to return. There are still two months to consolidate the investigations opened in different provinces regarding Çiftlik Bank and to confiscate the company's assets (Saymaz, 2020). In total, 1430 comments were registered during this two-month period. When we look closely at the social reactions given during the escape period, of the social reaction, 44.34% is sarcastic, 24.62% insulting, 18.74% informative, 5.73% swearing, 3.99% warning, 1.75% empathetic, and 0.84% reaction appear to be incomprehensible content.

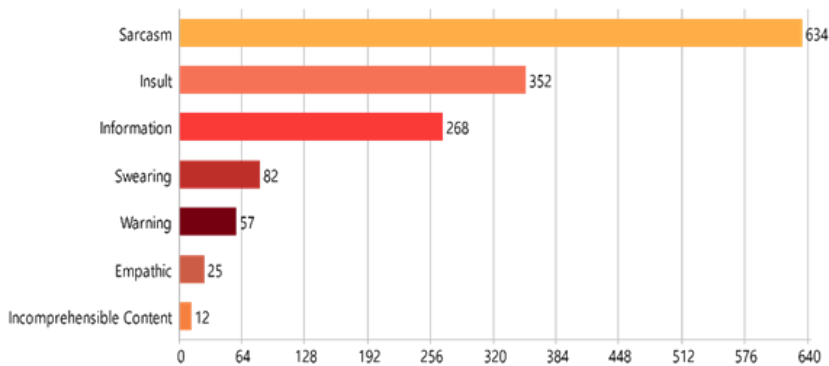


Figure 4. Social Reactions of Escape Period

With the escape period, social interest in Çiftlik Bank exploded and reached its peak. While 629 reactions were received in 2,5 months in the previous period, the number of reactions recorded throughout two months with Mehmet Aydın's escape is 1430. The social reactions given in this period show the clearest form of the social reaction regarding the victims of fraud. With Mehmet Aydın's escape, the society believed that Çiftlik Bank was a fraud and that those who invested money in this system would also become victims. After the 'disclosure' of the Çiftlik Bank case, the reactions of sarcasm and insults became dominant in the social reaction. Informative reactions in this period refer to official authorities' explanations about the case, newspaper articles, the opening and advertisements of Çiftlik Bank in the beginning period, etc. In addition, the warning as a social reaction pales in the face of sarcasm, insult, and swearing. Although the empathic content increased from 0.32% to 1.75% compared to the previous period, it was still the least visible context of the social reaction, constituting only 25 out of 1430 comments.

Confiscation of Assets Period

The investigation of Çiftlik Bank issue, which was opened for the first time on May 25, 2017, upon a complaint by a victim, reached a great point, at least in the context of the investigation phase for the last two years. On March 16, 2018, an arrest warrant was issued for the suspects, whose number has now reached 25, including Mehmet Aydın. All investigation files regarding the accusations were collected at the Istanbul Anatolian Chief Public Prosecutor's Office. The decision to confiscate the properties of all suspects and the companies they own was initiated. In the case opened at the Istanbul Anatolian 6th High Criminal Court for four different crimes: the number of defendants was 48, and the number of victims, who are determined to be creditors, was 3,762 (Saymaz, 2020). It is seen that 541 comments were registered in the three years and ten months period between March 16, 2018, and January 1, 2022, which is the last date for collecting the study data. When we look closely at the social reactions during the confiscation of asset period, of the social reaction, 42.14% is sarcastic, 30.87% informational, 18.85% insulting, 3.51% swearing, 2.59% warning, 0.55% empathetic, and 1.48% of reactions appear to be incomprehensible content.

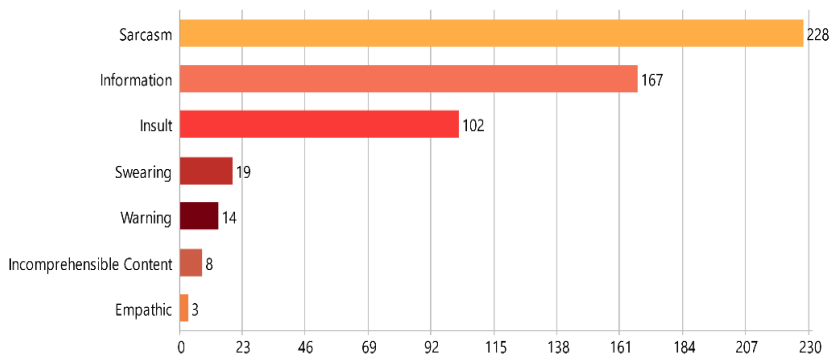


Figure 5. Social Reactions of Confiscation of Assets Period

After the period of confiscation of the assets started, the social interest rapidly decreased. While 1430 reactions were recorded in 2 months in the previous period, only 541 reactions were recorded in 46 months in this period. Besides, sarcasm, insult, and swearing became the most dominant contexts in the social reaction. In addition, it is seen that information regarding the developments continues to be shared. Because there was no longer a situation that needed to be warned, it is reasonable that social reactions with warning content have decreased considerably. However, this period is a period in which an empathic approach is expected to be seen in social reactions. Because, as in newspaper news (Hürriyet Gazetesi, 2022; Haber Türk, 2019), it is a period when the focus of social reaction should be directed to the victim rather than the crime. At this point, even though the expected social response is an increase in empathetic content, it is seen that the empathetic content decreased from 1.75% to 0.55% in this period compared to the previous one.

Findings Comparing the Periods and Interpretation of Comparative Findings

As stated in the Method section, sub-themes are considered as the main theme to be able to describe a more understandable and consistent situation under this heading. Thus, a panoramic view of the course of social reactions in all periods is obtained. Since numerical data were included in the previous section, the analyses in this section are based on the predominance of the themes.

Looking at Graph 6, drawn up according to the chronology of the Çiftlik Bank case, it is possible to see the process of the social reaction regarding the victims of fraud crime. As stated in the title of Figure 6, symbol weights are output according to the column. In this way, each column, that is, at each stage of the chronology of the event, it is visualized which theme, that is, the weight of the social reaction. Thus, the process and pattern of the social reaction toward victims of fraud crime, which is the aim of the study, is revealed.

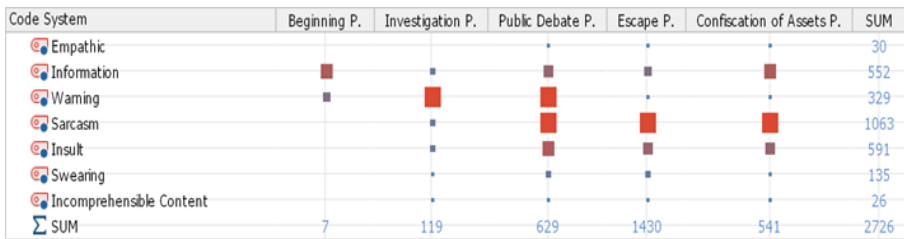


Figure 6. The Pattern of Societal Reaction Against Victims of Fraud

Note. Social Reaction that calculation of symbol size refers to the columns/periods

Considering the process of the social reaction toward the victims of fraud crimes, in the beginning, the rate of informing and warning was similar, but during the investigation period, it was seen that the society warned the victims more instead of informing them. The rate of swearing was relatively low, while sarcasm and insults started in this period. In the first two phases of the incident, there is no empathic content in the social reaction.

It is observed that the social reaction has tripled since the case was newsworthy to the public with the "warning that it would cause victimization," as explained in detail in the relevant section. At this stage, it is seen that the content of sarcasm, insults, and swearing has gained a remarkable predominance in the social reaction toward the victims of fraud crimes, which is concentrated in the form of warning and information, but not less than this intensity. At this stage, a little empathy shows itself in the social reaction.

The fourth stage requires special attention because this is the period in which the public thinks/knows that Mehmet Aydın has escaped. Therefore, the weight of the social reaction toward the victim of fraud crime at this stage clarifies the "most crucial frame of the pattern."

Although, Mehmet Aydın, in the video he shot on March 16, 2018, the date when his property was seized, stated that: "I did not flee, I was wronged, I was the target of the pens for sale in the press, I did not victimize anyone, my employees also victimized me, I cheated, I went abroad to pay everyone's rights, etc." Even if he denied the accusations,

the social reaction perceived this situation as "the scammer's escape" (Eskişehir Anadolu Gazetesi, 2018).

Therefore, at this point, which is the fourth stage, it would not be wrong to say that the social reaction toward the victims of a fraud crime is the clearest. When we look at the social reaction in the fourth stage, it is seen that the contents of the warning and information have become blurred, and the social reaction is predominantly swearing, with sarcasm and insult.

At this stage, it is seen that the empathy of the society toward the victims, which has the opinion that those included in the Çiftlik Bank system, will be victims, has become quite light, low-voiced, and weak. However, considering the weight pattern at this stage, it does not seem possible to say that empathetic content has a significant weight. This situation shows that in society, if the victimization of the victim of a fraud crime is clarified, sarcasm, insult, and swearing are directed to the victim, but empathy is rarely established.

Interestingly, in the fourth stage, the social reaction tends to deepen the victimization of the already victimized mass. Reactions containing ridicule, insults, and swearing, which can also be expressed as destructive, are directed at the victim of the crime rather than the perpetrator of the fraud crime. The society's inability to empathize with the victim of a fraud crime is very thought-provoking. However, it is also seen as a field of study that needs to be investigated. The total number of reactions, including empathy in all stages, is 30. When we look at these empathetic contents, only two comments criticize the social reaction toward the victim rather than the perpetrator. Both of these comments, quoted below, belong to the fourth period when Mehmet Aydın fled and the aggravated social reaction was directed against the victims.

It is quite thought-provoking that only 30 of the 2726 comments were empathetic, and only two of the empathetic content were between the victims and the heavy social humiliation that fell on them. With its opportunities, social media makes it easier for individuals to take action, even against prominent authorities such as the state (Fuchs, 2012). Therefore, it is not wrong to say that such low rates in the virtual environment will show a lesser trend in real life.

With the end of the fourth stage, it is seen that the social interest in the case gradually decreases. When we look at the weight Graph 6 for this period, important results regarding the course of the social reaction toward the victim of fraud crime are seen. First of all, it is seen that approximately 46 months have passed between the confiscation of assets period and the last date of data collection. Therefore, the weight of social reactions in the fifth period, which can also be seen as the end and cooling period of the event, is essential in this context.

Considering the weight of the reactions in the fifth period, which lasted for approximately 46 months and slowed down social interest, it is seen that sarcasm and insult predominate in the society's orientation toward victims of fraud crimes. In addition, the social orientation that includes sharing information about developments over time and warning about being careful about similar events in the future draws attention. However, even at this last stage, social empathy for crime victims is almost non-existent. Only 3 of the 541 responses at this stage are empathetic. A closer look at these three reactions reveals that only one (quoted below) is strongly empathetic, while

the other two convey sadness about a past event.

As stated in the method section, looking at the social reaction toward the victims of fraud crimes from a broader perspective makes the "pattern," which is the aim of the research, more precise. Therefore, the view of the pattern becomes more understandable when the social reactions whose context cannot be comprehensible (26) are removed, and the remaining reactions (2700) are grouped under the three main themes as positive, negative, and neutral. It is possible to evaluate reactions with sarcasm, insults, and swearing as negative, empathy and warning reactions as positive and informational reactions as neutral.



Figure 7. The Pattern of Societal Reaction Against Victims of Fraud 2

Note. Social Reaction that calculation of Symbol Size Refers to the Columns/Period

As shown in Graph 7, social reactions toward fraud crime victims were initially neutral, and a short positive trend was shown "before the event disclosure," where the social interest was focused. However, in the context of social perception, it is seen that the social reaction toward victims of a fraud crime is predominantly negative at the point of formation of the possibility of victimization (3rd stage), clarification of this possibility (4th stage), and finalization (5th stages). When we take a closer look at Graph 7, society's reaction toward the crime victim becomes negative with the emergence of the possibility of victimization. In other words, victims of fraud crimes are victimized by the society repeatedly, with ridicule, insults, and swearing, without empathy. Even after the incident is over, it is seen that the society has a negative attitude toward the victims.

Conclusion

At the end of the research, it was found that there is a process and pattern of the social reaction against the victims of fraud. It is possible to list this process as the beginning of the case, investigation, disclosure of the case, escape of the perpetrators, and confiscation of the perpetrators' assets. If we describe the process of social reaction toward victims of fraud in a more meaningful way, the cornerstone of the process is the "manifestation of victimization."

Before the victimization becomes clear, the society shares the "rumors for and against" the case with each other as information. However, as the victimization becomes clear, "a kind of monster" emerges from within the society. The society "attacks/lynches the people who are already victims" after the perpetrators escape, that is, after the victimization becomes apparent in the eyes of society. Although these attacks are generally sarcasm and insult, there are also a lot of swearing reactions.

One of the striking results of the research is that sarcasm, insult, and swearing directed to the victims in some way were not directed to the perpetrators in any way. Parallel to this, another striking result is that the society has almost no empathy toward the victims of fraud crimes. Some comments included sarcasm, insults, and profanity against those who made empathetic comments. Another prominent result in this context is that no response from the victims expressing their grievances was encountered. It is seen that the victims did not give any response in the face of such attacks. In this context, not even a comment was encountered. From this situation, it is possible to conclude that the victims accept the social reaction against them. At least they do not see a social legitimacy that can object to the injustice they have suffered. These preferences of the victims become even more understandable when evaluated with the fact that there are very few empathetic comments and even these comments are faced with an aggressive social reaction. In a way, the victim is aware that he is tacitly left alone by the society. Moreover, he seems to have accepted that he can do nothing about it.

The examination of the pattern of the social reaction toward the victim of fraud reveals that there is a neutral (informational) social reaction before the event is disclosed, while a negative (teasing, insulting, swearing) reaction begins with the investigation and disclosure of the case. Furthermore, in the continuation of the case, this negative reaction certainly does not show a neutral or positive (with empathy, warning) tendency. In the context of fraud crime, it is evident that the society has a more negative orientation toward the victim than the perpetrator; society never has a positive reaction to the victim and always has a negative orientation.

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