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White-Collar Crime: Awareness and Perception Analysis

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Abstract

The present study comparatively examined the perceptions and experiences of participants on white-collar offences in relation to traditional street level offences in the cities of Ankara and Eskişehir. For this objective, a wide range of information was collected, including the perceived seriousness of offences, victimization, high risk behaviors that may be related to victimization, crime control, and the perceived victim profile. A total of 381 participants living in Ankara and Eskişehir were selected via convenience sampling methods. The results were analyzed with descriptive statistics as well as T-test, and ANOVA. The results revealed that the participants perceive white-collar offences as significantly serious criminal acts in comparison to common street level offences and that they believe that states should allocate equal funds to white-collar offences as well as common street level offences. We also found that there were significant differences between the participants' attitudes towards the potential victim profile and their attitudes towards actual victims. The findings are believed to be significant for law enforcement agencies, consumer protection organizations and other experts working in the field.

Keywords *White-collar Offences, Economic Offences, Street Crimes, Crime Seriousness, Crime Victimization*

Öz

Çalışmada Ankara ve Eskişehir illerinde yaşayan katılımcıların beyaz yaka suçlarına yönelik algı ve deneyimleri karşılaştırmalı olarak araştırılmıştır. Bu doğrultuda uygulanan mülakatlar aracılığıyla suçun ciddiyeti, suç mağduriyeti, suç mağduriyeti oluşturabilecek yüksek riskli davranışlar, suçun kontrolü ve algılanan mağdur profiline yönelik geniş çerçevede bilgi toplanmıştır. Araştırmanın örneklemini kolay ulaşılabilir örnekleme yöntemiyle belirlenen Ankara ve Eskişehir illerinde yaşayan toplamda 381 katılımcı oluşturmaktadır. Elde edilen sonuçlar betimleyici istatistikler, T-testi ve ANOVA testleri kullanılarak analiz edilmiştir. Araştırma sonuçlarına göre katılımcılar geleneksel sokak suçlarıyla karşılaştırıldığında beyaz yaka suçlarını anlamlı derecede ciddi olarak algıladıkları; beyaz yaka suçları ve geleneksel suçlara devletin eşit oranda fon ayırması gerektiğine inandıkları bulunmuştur. Ayrıca, katılımcıların olası mağdur profiline yönelik tutumları ve gerçek mağdurlara yönelik tutumları arasında anlamlı farklar olduğu sonuçlarına ulaştığını bulduk. Elde edilen sonuçların kolluk kuvvetleri, tüketici koruma örgütleri ve alanda çalışan tüm uzmanlar için önemli olabileceği değerlendirmektedir

Anahtar Kelimeler: *Beyaz Yaka Suçları, Ekonomik Suçlar, Sokak Suçları, Suç Ciddiyeti, Suç Mağduriyeti*

Introduction

In a given society, the interrelationships are regulated in order to maintain peace and security that differ based on a social context. Behaviors that occur as a result of violating these rules can endanger the peace and security of individuals. The phenomenon of crime is as old as the history of life and civilization. Moreover, it is a universal phenomenon that has existed in every period of human history. Although there is no society and country free of criminal offences, the changing elements are only the quantity and quality of offences (Tören Yücel, 2004: 1).

The concept of white-collar crime was first introduced by Edwin Sutherland in 1939 and entered the literature with the same name (Ferguson, 2010: 13). Sutherland (1940) considered white-collar crimes as offences committed by people at high socioeconomic levels during the performance of their professions (Sutherland, 1940: 9). Also, while white-collar offences can be considered as economic crimes that do not involve violence (Ferguson, 2010: 55), while they can be categorized based on their relationship with the perpetrator's professional activities (Küçüktaşdemir, 2017). Compared to traditional street crimes, white-collar offences differ in many aspects, including financial and social cost (Sutherland, 1940), perpetrator profile (Friedrichs 2010: 13-16), victim profile (Titus et al., 1995), and perceived seriousness of offences (Rebovich et al., 2000).

The impact of white-collar offences on society and society's attitudes towards white-collar crime have great importance in terms of preventing such offences. White-collar offences are known to cause serious economic cost in comparison to street crimes. There is a controversy on the definition and sanctions of white-collar crime in the legal systems of countries and also the comprehensive research on white-collar crimes is scarce. Thus, research on attitude and perceptions on white-collar offences may yield significant results.

Conceptual Framework of White-Collar Offences

The definitions of "collar" in business environment was originated from the First Industrial Revolution and its aftermath (Eriş et al., 2020). While more people were employed with the Industrial Revolution, categorized employees were categorized as blue collars and white collars. Employees who used arm/muscle power who generally wore blue overalls as work clothes were defined as blue collars, while salaried professionals, inspired by the color of the white shirts they wore, were defined as white collars. The white-collar concept defines the class that gains its status in society through education and professional training (Erkal et al., 1997: 56).

Sutherland made the first comprehensive definition of white-collar criminality and defined white-collar crime as: "*a crime committed in the course of one's occupation by a respected person of high socioeconomic status*" (Sutherland, 1949: 9). According to Braithwaite (1985: 3), there are problems with Sutherland's definition. The first problem is the relative definition of the respectability. The other issue is Sutherland's prediction that a white-collar crime will only be considered a white-collar crime if it is committed by a person with a high social status, even though Sutherland uses the pervasive nature of white-collar crime to refute class-based theories of criminality. Braithwaite acknowledged the existence of a definitional problem in white-collar crime and argued that Sutherland's overarching definition of white-collar crime should be adhered to, but that we should then distinguish between types of white-collar crime (Braithwaite, 1985: 3). Geis also argued that there is confusion about the definition of white-collar crimes (Geis, 1991). Therefore, he agreed with Braithwaite (1985: 19) on that "*the most sensible way forward is to stick to Sutherland's definition*". On the other hand, Croall (1989: 157) argued that white-collar crime is committed by people who are defined as *powerful*, *high status*, and *respectable*.

According to Weisburd and Waring (2004: 9), individuals with high social status are most likely to hold white-collar occupational positions, but when it comes to white-collar crimes such as bribery and tax evasion, the perpetrators of these crimes are quite average individuals in society. Individuals who are prosecuted for white-collar crimes often do not reflect the characteristics of a stereotypical white-collar criminal, and in today's

world, most of the society could commit white-collar offence (Weisburd and Waring, 2004: 10-11). Thus, we advocate an understanding that white-collar offences committed by the middle class can also be included. This difficulty in conceptually defining white-collar offences indirectly leads to the immeasurability of the related crimes. The uncertainty of the prevalence and measurement cause emergence of a problem of reaction and counter the offences by individuals and the state (Wall-Parker, 2019: 41). In order to provide conceptual clarity, we will review different types of white-collar offences next.

Economic Offences

The concept of economic crime (i.e., financial crime, economic crime, white-collar crimes) constitutes an extremely important area as it not only causes tangible damages but also destroys the economic morality in public (Dönmezer, 1985: 20). With the liberalization movements in the 1980s and the globalization movements in the 1990s, economic offences have started to increase in Türkiye and around the World. With the increase in economic offences, new approaches have developed in the prevention and prosecution of such offences (Dursun, 2005).

In the literature on economic crimes is examined they are defined differently by Anglo-American and French researchers. In this context, economic crimes are defined as crimes arising from the practice of certain professions and occupations in the Anglo-American literature, while in the French literature, such acts are included under the concept of commercial and industrial crimes (Dönmezer, 1985: 20-21). Accordingly, in the Anglo-American literature, economic crimes are based on the abuse of trust necessary for economic life and include the offences arising from the abuse of this trust. In the French literature, on the other hand, economic crimes are not accepted as a separate category and the acts committed against business and commercial life are considered within the framework of economic crime (Dönmezer, 1985: 20-22).

Economic offences are much more difficult to prosecute than other types of crimes and the financial damage they cause is much greater.

When compared in terms of the number of victims, economic crimes are more prominent than in traditional offences. For example, in relation to tax evasion offences, all citizen may be considered as victims. Also, the victims of economic offences may range from individuals to institutions, companies, governments, and entire economies (Gottschalk, 2010a: 442). When other differences are considered, criminal offences such as murder, rape, assault (i.e., offences committed by individuals against individuals) can be considered more serious than financial offences such as embezzlement and fraud (i.e., offences against property). This has an impact on the penal system and leads to more severe sentencing for offences against individuals. Also, financial offences are much more difficult to investigate and often evidence is more difficult to reveal, owing to the fact of frequent incidents of concealment, cover-up, and deception (Şentürk and Kasap, 2013: 149).

Embezzlement

Embezzlement occurs when a public official uses money or public resources with monetary value without authorization or illegally. Embezzlement is an offence that may be committed by public officials of different degrees and is mostly seen in public duties related to allocated money (Zeren & Bilken, 2021: 37). The embezzlement can also be committed during banking activities. As defined in the Banking Law, the perpetrator of the crime of embezzlement is a bank employee who has a contractual relationship with the bank and whose duty is related to banking activities (Atay, 2022: 635). İtişgen (2013: 669) argues that the offense of embezzlement committed by a bank employee is usually committed through tampering with customer accounts or providing unfair credit.

Qualified Fraud

The offence of fraud is defined in Article 157 of the Turkish Penal Code(TPC) as *"deceiving a person by fraudulent behavior via detriment of the person or another person"* and obtaining a benefit for oneself or another person", while Qualified fraud is defined as *" During the commercial activities of persons who are merchants or company managers or acting on behalf of*

the company; cooperative managers within the scope of the cooperative's activities, or by self-employed persons, by abusing the trust placed in them due to their profession, or for the purpose of collecting the cost of insurance".

Bribery

The offense of bribery is defined in Art. 252 of the TPC as *"Any person who directly or through intermediaries provides a benefit to a public official or another person to be designated, in order to perform or fail to perform a job related to the performance of his duty, is sentenced to imprisonment from four years to twelve years."*

A three-sided structure emerges in bribery as the bribe taker, bribe giver and the public administration; if the public administration does not reveal the related crime, bribery is normalized for the perpetrators of the crime by losing reputation (Ünlü, 2012: 333-334).

Characteristics of White-Collar Crime

Various types of white-collar offences in business and professions fundamentally involve a violation of trust (Sutherland, 1940: 3). The cost of white-collar crime is much higher than the financial damage caused by other offences, and the sentences given to the white-collar offenders may differ from those of traditional street offences (Sutherland, 1940, pp. 5-8). White-collar offenders are perceived differently in terms of the attitudes of the public. Rackmill (1992) stated that white-collar criminals do not fit the criminal stereotype and explained that it is difficult to punish them because they are in the same class with the law enforcement officers and more likely to share similar values. Berghoff and Spiekermann (2018), on the other hand, try to explain the issue through the prosecution process, stating that white-collar offences are difficult to prosecute because perpetrators utilize complex methods to conceal the offence and have political influence that can influence the legislative process in their favor. In relation white-collar offences, Croall (2001: 8) argues that the identities of the victims often cannot be easily identified, and that victims may not be aware of the incident, and that victims may

consist of few or many people and may suffer a small amount of financial loss. Also, Giddens (2008: 874) agrees that the victims often do not see themselves as victims in such circumstances. He explains this is because as the physical proximity between the victim and the perpetrator is much less in white-collar offences, unlike traditional crimes, victims do not often realize that they are the victims.

White-collar offences also involve perpetrators with different characteristics. Weisburd and colleagues (1991) proposed that the characteristics of a stereotypical white-collar criminal are white, middle-aged men, above-average socioeconomic status, working in a regular white-collar job. In addition, they suggested that corrupt and bribe-taking politicians can also be included in this profile (cited in Croall, 2001: 51). In terms of ethnicity, whites are more involved in middle and high-level crimes and the rate of women in white-collar crime perpetrators is lower. Moreover, Friedrichs (2010:16) maintained that compared to traditional crimes, perpetrators of white-collar offences are well-educated, probably married and have a regular family life, and are more involved in communities and groups. Similarly, research findings suggest that the average age of the perpetrators was 41 years old and 44% of them had a university degree or higher (Holtfreter, 2005).

Given that some products and services may affect certain groups more depending on the lifestyles of individuals, the risk of being victimized may be higher, the victim profiles of white-collar offences may also be significant important in relation to crime prevention Croall (2001: 72). For example, females may have a higher risk of being victims of fraud in matters related to pharmaceutical products and the elderly in relation to pension. Lokanen and Liu (2021) examined the data of the Canadian Investment Industry Regulatory Authority on investment fraud between 2008-2019 and their findings support this idea. They found that older adults over the age of 60 and retirees are more vulnerable to investment fraud victimization; when the reasons for investments are examined, the current financial situation and the desire to improve retirement planning are the most significant causes (Lokanen & Liu, 2021). The findings on the

characteristics of white-collar offences victims are generally consistent. That is, younger and more educated people are more likely to be victimized (Titus et al., 1995; Van Wyk and Mason, 2001), Most of the victims are individuals who invest not because of any need, but because of the desire to earn more money, and that most of the victims are middle-aged men with professional occupations (Trahan et al., 2005). A recent study by Bar Lev et al. (2022), investigated victims of financial fraud offences in developing countries. The findings revealed that most of the victims are working, married or single men of different ages. In India, most of the victims are young and male; in China, women or people close to retirement age are victims; and in Malaysia and Bolivia, elderly individuals come to the fore (Bar Lev et al., 2022).

General Attitude towards White-Collar Crime

How individuals perceive the seriousness of white-collar crimes is a component of attitudes towards white-collar crimes. Perceived seriousness also affects reporting of an offence to authorities. Unreported offences and offences only known between the perpetrator and the victim constitute the dark area (Polat, 2008; Tören Yücel, 2004: 14). This causes a gap between the actual crime prevalence and judicial records and such discrepancy may occur for the following reasons (Tören Yücel, 2004: 14-15);

　　i.　Citizen reluctance to report crime;
　　ii.　Law enforcement lapses;
　　iii.　Failure to catch the perpetrators,
　　iv.　Victims' fear of criminals;
　　v.　The idea that it would be useless to appeal to the police,
　　vi.　The victim does not consider the crime worth reporting.

The victims of white-collar offences are known to hesitate to report the offences and it is estimated that only 15% of them report such allegations (Titus et al., 1995). The evaluation of crimes in terms of seriousness reflects the general attitude of the society towards offences (Benk et al., 2018). Although there are many studies on the seriousness of crime in the literature, most of the studies were conducted in the United States. These findings suggest that the perceived seriousness of white-collar offences is equal to or higher than street level offences (e.g., Shahbazov & Afandiyev, 2020; Sever & Roth, 2012; Dodge, Bosick, & Antwerp, 2013; Holtfreter et al., 2008). Consequently, the present study aims to assess the perceptions of white-collar offences in Turkish context.

Method

In the present study, the following research questions were investigated;

　　i.　What is the perception of the seriousness of white-collar offences in Turkish context?
　　ii.　What is the rate of victimization experienced in the last 12 months and the rate of reporting their victimization to the authorities?
　　iii.　What are the perceived profiles of white-collar offence victims?

Participants

The present study utilizes the convenience sampling method (Koç Başaran, 2017). Convenient sampling method is used in cases where generalizability is limited in which it is impractical to identify and reach randomized sampling in the population (Özen & Gül, 2007). The age range of participants is between 18 and 60 and they are residents of Ankara or Eskişehir. A total of 381 people participated in the research: 297 participants participated in face-to-face surveys, and 84 participated in online surveys. Considering the COVID-19 pandemic period and economic conditions, the research was limited to two provinces by determining easily accessible cities by the researcher.

Procedure

Following the ethical board approval, the data were collected in two ways, through Google Forms and in person. In person interviews were conducted between August 2021 and January 2022, while online data were collected between December 2021 and January 2023. The participants were first provided with informed consent letters, followed by handing out the demographic forms

to them. Next, participants handed out the adapted version of the "National Public Survey on White Collar Crime Questionnaire". It was adapted by the researcher to be used in the sample of Türkiye within the scope of white-collar offences. The questionnaire first translated by a focus group, and reverse translation was utilized to ensure the quality of interpretation of the questions. Once the questionnaire was adapted, a pilot study was conducted to measure the consistency and validity of the questions. In the pilot testing process, the cognitive interviewing technique was used. Cognitive interview technique is a process in which the researcher interviews the respondents about their thought processes to obtain information about the questionnaire and to develop the questionnaire, and it is ensured that the respondents think aloud while answering the questions (Neumann, 2017: 453). The final version of the questionnaire was used by making necessary adjustments according to the findings. The study took approximately 30 minutes and at the conclusion participants were thanked for their contributions.

Measurement Tools

The adapted version of the "National Public Survey on White Collar Crime Questionnaire" utilized in the current study (Rebovich et al., 2000) (Appendix A).

Findings

In relation to demographic characteristics, most of the participants are between the ages of 18 and 40. Approximately 50% participants had a university degree or higher. Also, most of the participants are reported to be married. The data were collected in Ankara (n=124, 32.5%) and Eskişehir (n=257, 67.5%). Of the data, 297 (78%) were obtained through in person interview method and 84 (22%) were obtained through the internet using Google Forms (see Table 1).

Table 1: Demographic characteristics of Participants

	Female		Male		Total	
	n	*%*	*n*	*%*	*n*	*%*
Participants	169	44,4	212	55,6	381	100,0
Age						

18-25	52	30,8	44	20,8	96	25,2
25-40	68	40,2	81	38,2	149	39,1
40-60	49	29,0	87	41,0	136	35,7
Education Level						
Primary school	21	12,5	21	9,9	42	11,1
Middle school	10	6,0	21	9,9	31	8,2
High school	44	26,2	74	34,9	118	31,1
University	70	41,7	91	42,9	161	42,4
MA/PhD	23	13,7	5	2,4	28	7,4
Marital Status						
Married	83	49,1	136	64,2	219	57,5
Single	86	50,9	76	35,8	162	42,5
Monthly Income						
0-2000/0-5000 ₺	35	21,2	16	7,6	51	13,6
2000-5000/5000-10000 ₺	74	44,8	101	47,9	175	46,5
5000-10000/10000-20000 ₺	45	27,3	84	39,8	129	34,3
10000/20000 >₺	11	6,7	10	4,7	21	5,6
Current Residence						
Ankara	81	47,9	43	20,3	124	32,5
Eskişehir	88	52,1	169	79,7	257	67,5
Data Collected						
In Person	115	68,0	182	85,8	297	78,0
Online	54	32,0	30	14,2	84	22,0

What is the perception of the seriousness of white-collar offences

One Sample Chi-Square (X^2) Test was utilized to test whether there was a significant difference between the participants' choices in question. The result of Chi-Square Test revealed that the distribution of perceived crime seriousness between the categories showed a significant difference, except for the pairwise comparison of the insurance fraud crime committed by the citizen and the insurance fraud crime committed by the insurance company (See Table 2).

Tablo 2: Findings on Participants' Answers to the Seriousness of Crime Questions

Seriousness of the crime	N	%	X^2	df	p
Question 1a					
Street Crime	119	32,5	44,765	1	,000
White-Collar Crime	247	67,5			
Total	366	100			
Question 1b					

Street Crime	142	39,1	17,193	1	,000
White-Collar Crime	221	60,9			
Total	363	100			
Question 2a					
Street Crime	144	39,6	15,868	1	,000
White-Collar Crime	220	60,4			
Total	364	100			
Question 2b					
Street Crime	151	41,5	10,560	1	,000
White-Collar Crime	213	58,5			
Total	364	100			
Question 3a					
The Crime of Impropriety	293	81,4	141,878	1	,000
Bribery (citizen)	67	18,6			
Total	360	100			
Question 3b					
The crime of impropriety	218	60,9	16,994	1	,000
Bribery (company)	140	39,1			
Total	358	100			
Question 4a					
Insurance fraud (citizen)	192	52,6	0,989	1	,320
Insurance Fraud Crime (insurance company)	173	47,4			
Total	365	100			
Question 4b					
Insurance fraud (citizen)	112	31,1	51,378	1	,000
Insurance Fraud (doctor)	248	68,9			
Total	360	100			

Among the 8 questions measuring the seriousness of crime, 5 pairs of questions compared white-collar crimes and street crime. The participants who found white-collar crime more serious were given 1 point for each question, while the participants who found street crime more serious were given 0 points. One Sample Chi-Square (X^2) Test was applied to test whether there was a significant difference between the participants' choices in the question pairs. The findings revealed that the distribution of perceived crime seriousness between categories showed a significant difference in a way that participant reported that white-collar offences are more serious in comparison to street offences (X^2 (1) =70,520; *p<0*,001) (see Table 2).

Table 3: Findings on Perceived Seriousness of White-Collar Crime

Perceived seriousness of crime	*n*	*%*	X^2	*df*	*p*
Street crime	98	27,7			
White-collar crime	256	72,3	70,520	1	,000
Total	354	100			

Control of Crime

Participants were given two scenarios and asked which offender is more likely to be caught. "A *thief*

who steals a bag containing 1000 liras from someone on the street or an employee who embezzles 1000 liras from his/her employer (bank vault)." (Question 5). 30.2% of the participants reported that the criminal who committed the crime of theft was more likely to be caught, 33.7% reported that the criminal who committed the crime of fraud was more likely to be caught, and 35% reported that they were equally likely to be caught.

The participants were asked which of the perpetrators in the scenario given in Question 5 would receive a more serious punishment (Question 6). While 15.9% of the participants stated that the theft offense would receive a more serious punishment, 52.9% stated that the fraud offense would receive a more serious punishment; 26.5% answered that they would receive an equal punishment.

The participants were asked in which scenario the offender should be punished more severely (Question 7). While 5.5% of the participants stated that the person who committed the crime of theft and 31.7% of the participants stated that the person who committed the crime of fraud should be punished more severely; 60.9% of the participants argued that they should be punished equally.

Perceived Crime Seriousness and Control of Crime for White-Collar Crime

Groups were formed in line with the total scores obtained by summing up the answers given for 5 pairs of questions in which the seriousness of white-collar offences and street offences were compared (Table 4). The relationship between the answers given to the seventh question (the question of who should be punished more severely) and the newly formed groups was analyzed by Two-Way Chi-Square was to determine whether there is a relationship between participants' perceived crime seriousness and their choice of which crimes should be punished more severely.

Table 4: Findings on Perceived Crime Severity and Control of Crime

Groups		Crime Severity (1a,1b,2a,2b,3a)		Total	X^2	df	p
		Street Crime	White-Collar Crime				
Control of crime (Question 7)	Street crime	13	7	20	33,984	1	,000
	White-collar crime	10	104	114			
Total		23	111	134			

93.69% of the participants who find white-collar crimes more serious think that white-collar crimes should be punished more severely, while this rate is 43.48% among those who find street crimes more serious. There is a statistically significant difference between those who find white-collar crimes serious and those who find street crimes serious (X^2 (1) =33,984; $p<0,001$). The effect size is Phi=0,531, an indication of a large effect.

Perceived Motivations for Crime

The 13th question examined the perceived motivations for crime, the participants were asked "*Below are some causal explanations for theft/fraud crimes (embezzlement, etc.) that occur in the workplace. You are required to rate each of the following causal explanations according to the extent to which you think each of them can be a valid reason (1-disagree strongly/6-totally agree)*". The frequency, mean and standard deviation values are presented in Table 5.

Table 5: Findings on Crime Motivations

Question 13	n	Average	Standard Deviation
Poor financial situation of the family	327	3,47	1,925
Drug addiction	328	3,92	2,064
Greed	326	3,86	2,123
Poor upbringing of the person	327	4,28	1,920
Excitement, fun	320	2,38	1,670
Gambling debt/addiction	330	4,23	1,988
Overspending	320	3,17	1,984

Rate of victimization of white-collar offences?

Participants were also asked whether they or other people living in the same household had been victimized by a white-collar offence in the last 12 months. Only 8.8% participants reported being a victim of a white-collar offence in the question 23, "*In the last 12 months, have you or other people you live in the same house encountered a higher invoice for the product you bought than the price you were told during the sale?*".

The question 9 assess the attitudes in question 9, that is "*If you were a victim of fraud in any way, would you report it?*" 35% of the participants who declared that they would report their grievances, who were then asked questions 20 to 27 if they have had reported being a victim of a specific of white-collar offences that they experience. The findings are as follows; Approximately 35% participants indicated yes for Q20; 13% indicated yes for Q21, 85% indicated yes for Q22; 65% indicated yes for 23; 50% indicated yes for Q24; 50% indicated yes for Q25; 68% indicated yes Q26; and 100% indicated yes for Q27.

Victimization Questions and Demographic Variables

The relationship between demographic variables and victimization of white collar crimes were analyzed via Chi-Square. There was no statistically significant difference between gender, age and income level groups, but a statistically significant difference was found between the education level groups (X^2 (4) =11,330; $p=,023$.). The effect size was V=,178, indicating a low-power effect. As a result of the pairwise comparisons, it was concluded that the victimization rates of individuals with primary school graduates (7.9%) were significantly lower than those of individuals with university (26.6%) and master's/doctorate (38.5%) degrees, while the victimization rates of individuals with high school graduates (19.5%) were significantly lower than those of individuals with master's/doctorate (38.5%) degrees.

Victim Confidence in the Face of White-Collar Crime

In the 28th question, the participants were asked "*On a scale of 1 to 5 (1 being very insecure to 5 being*

very secure), how secure do you feel about being victimized by such crimes in the future?" to measure how secure the participants feel in the face of white-collar crimes. Independent samples t-test was applied to test whether there was a gender difference in the confidence scores of the participants. The results showed that confidence scores of men (X=3,31, sd=1,37) were significantly higher than women (X=3,01, sd=1,15) t (347,406) =-2,28, $p<0,05$. The results of the independent samples T-test are presented in Table 6.

Table 6: Confidence in Victimization in the Face of White-Collar Crime by Gender

Variable	Groups	N	x^-	sd	t test		
					t	df	p
Trust scores	Woman	156	3,01	1,15	-2,284	347,406	,023
	Male	194	3,31	1,37			

One-way analysis of variance (ANOVA) was applied to test whether the trust scores of the participants vary according to their education levels. Education was formed as primary and secondary school graduates were group 1, high school graduates was group 2 and university, and master's/doctorate graduates was group 3. ANOVA test showed significant mean difference between education levels. (F=7.18, p<0.01). (Table 6).

Table 7: ANOVA Results of Confidence in Victimization against White-Collar Crime by Education Level

Variable	Groups	Source of variance	Sum of Square	df	Mean Square	F	p
Trust scores	Primary or Secondary School Graduate	G. Between	22,94	2	11,47	7,18	,001
	High school graduate	G. Inside	552,69	346	1,60		
	University-Master's/PhD graduate	Total	575,63	348			

Notes: df: Degrees of freedom

Independent sample t-test was applied to test whether the trust scores of the participants vary according to their income levels. Since the differences between the number of people between the groups in income levels were high, the groups of 0-2000/0-5000 TL and 2000-5000/5000-10000 TL were combined to form group 1; 5000-10000/10000-20000 TL and over 10000/20000 TL were combined

to form group 2. According to the results, the confidence scores of the participants with an income between 0-10.000 TL (X=3,33, sd=1,29) were significantly higher than the participants with an income between 10.000-20.000 TL (X=2,97 sd=1,25) t (344) =2,591; $p<0,05$. (Table 8).

Table 8: Confidence in Victimization in the Face of White-Collar Crime by Income Levels

Variable	Groups	N	x^-	sd	T test		
					t	df	p
Trust scores	0-10.000tl	202	3,33	1,29	2,591	344	,010
	10.000-20.000tl	144	2,97	1,25			

Fighting Crime

The participants were asked *"Do you believe that the government should allocate more resources to fight against white collar crimes such as fraud, embezzlement or street crimes such as theft and purse snatching?"* (Q29). One-sample Chi-Square test applied to test whether there is a significant difference between the answer categories. 13.9% of the participants stated that funds should be allocated for street crimes, 15.3% stated that funds should be allocated for white-collar crimes, and 62.9% stated that funds should be allocated equally. A single sample Chi-Square test showed that the distribution ratio between the categories was statistically significant. (X^2 (3) =286.286; $p<0.001$). The majority of the participants stated that the state should allocate funds equally to the fight against street crimes and white-collar crimes.

Perceived Victim Profile

Three close ended questions (Q31 to Q33) assess the perceived victim profile in a five point Likert scale. The findings are summarized in Table 9.

Table 9: Frequency Values and Percentage Distributions of Participants' Answers to Perceived Victim Profile Questions

	Question 30		Question 31		Question 32	
	N	%	N	%	N	%
I agree.	256	68,4	152	40,9	190	50,8
Disagree	32	8,6	87	23,4	87	23,3
Undecided	62	16,6	103	27,7	74	19,8
I don't know	24	6,4	30	8,1	23	6,1
Total	374	100	372	100	374	100

The result indicated that people in the 61 and over age would be the most likely be a victim (48.22%). Additionally, 66.67% of the participants believe that people with low-income levels are more likely to be victims of consumer fraud than people with other income levels. In relation to education level, 89.36% of the participants thought that people with low education levels are more likely to be victims of consumer fraud than people with other education levels.

Conclusion and Recommendations

The present study showed that participants perceive white-collar crimes as more serious in every pair of questions, except for one pair. Similar findings have been found in studies on crime seriousness in the literature (Holtfreter et al., 2008; Sever & Roth, 2012; Dodge et al., 2013; Shahbazov & Afandiyev, 2020). A notable finding in the research is that the participants tend to view offences committed by public officials and doctors as more serious than offences committed by the citizen.

Control of crime reflects the probability of apprehending offenders and the severity of sentencing. The perceptions of the participants regarding the probability of the criminals being caught were first investigated. The participants thought that both types of offenders were equally likely to be caught and 60.9% of the participants stated that both offenders should receive serious punishments.

The participants appeared to perceive the probability of being apprehended for common street offences and white-collar offences to be close to each other. They thought that white-collar offender may receive a harsher punishment, and suggested that the punishments of both offenders should be equal. Compared to the study conducted by Schoepfer et al. (2007), the data obtained in our study are quite different, and only the result of severity of crime was similar. We think that the participants' perceptions that white-collar offences should be punished more seriously is related to the perception of seriousness white-collar offences.

The participants were asked to rate each of question of possible motivations on a 5-point Likert scale, in which they rated "*poor upbringing,*

gambling debt/addiction and drug addiction" the most, respectively. The reason "*greed*", which has been widely mentioned in the literature, was ranked fourth

Considering the total victimization rates, 22.6% of the participants have experienced victimization of at least one white-collar crime in the last 12 months. When the results obtained are compared with the study of Kane and Wall (2006), the victimization rates appear to be low. However, given that study sample is not representative of Türkiye the findings should be considered with caution.

When the demographic variables were evaluated in terms of white-collar crimes, a significant difference was found in relation to education levels. The victimization rates of the graduates/doctorate graduates were found to be significantly higher than the victimization rates of primary school graduates. Thus, having a high level of education appears to be a high-risk factor for being a victim of white-collar offences. Kane and Wall (2006) stated that white-collar crimes are a phenomenon that can affect everyone equally, which seems to be valid for our study as well. The present finding that the variables related to victimization show a significant relationship only in the education level group is an important finding in terms of the heterogeneity of the victims of the related crimes.

The confidence level of participants was also assessed in relation to white-collar offences, as well as the relationship between their perceptions of confidence and demographic variables. Male participants reported feeling more secure against white-collar offences than female participants. Also, participants with primary, secondary, and high school degrees reported feeling more secure against white-collar offences than those with university and higher education levels. Finally, participants with low-income levels feel more secure against white-collar crimes than participants with high-income levels.

Approximately 63% of participants stated that an equal number of resources should be allocated for both types of offences. This is important to note that they see street level offences and white-collar offences equally serious. In relation to the perceived profile of white-collar offence victims,

participants reported older individuals being high risk victims. Also, most participants believed a low income and low education levels as high risk factors. Participants perceive a possible victim of white-collar crime as middle and older age group, low-income level and low education level individuals.

The present study aimed to examine the perceptions of participants about white-collar crimes. The overall results revealed the following findings in relation to research questions;

    i.   What is the perception of the seriousness of white-collar offences in Turkish context?

The participants are not indifferent towards white-collar crimes and report white-collar offences being more serious than traditional street crimes.

They believe that states should allocate equal resources to white-collar crime and traditional street crime.

    ii.   What is the level of victimization experienced by the participants in the last 12 months and what is the rate of reporting their victimization to the authorities?

The participants' level of victimization appears to be low. Considering the total victimization rates, it is seen that 22.6% of the participants were victimized by at least one white-collar crime in the last 12 months.

There is a discrepancy between what they think they would do in reporting an offence if they were a victim and what they actually do in case of being a victim. While participants stated that they would report the crime at high rates in the possible victimization questions, the rates of reporting the crime were found to be lower in the actual victimization questions.

    iii.   What are the perceived profiles of white-collar offence victims?

The participants' perceptions of white-collar offence victims have different characteristics from the actual victimization profile. Participants perceive that they are suffering from a possible white-collar crime in the middle and older age group, individuals with low-income levels and low education symptoms. The findings do not fully correspond to the research conducted on the victims. In research, young age groups and

educated individuals stand out in terms of victim characteristics (Van Wyk and Mason, 2001; Titus et al., 1995; Kane and Wall, 2006). There are also studies stating that certain crimes target certain groups and may leave certain groups more vulnerable in terms of variables such as age group and gender, but we cannot talk about an exact victim group (Croall, 2009; Lokanen and Liu, 2021).

Many white-collar offences require special investigative techniques, training, and equipment, and it is more challenging for law enforcement agencies to investigate them. It is important that government agencies act strictly in the fight against white-collar crime. Technological developments make a difference in the way white-collar crimes are committed. White-collar offences also cause severe costs in many areas. Therefore, it is important to counter white-collar offenses in many aspects, such as prosecution, education, preventive studies, and crime-specific investigation techniques and methods. We suggest organizing training programs on high-risk behaviors and victim profiles. In this framework, future studies should compare real victim profiles with the perceived victim profile of white-collar offences. Future studies should also include participants representative of Türkiye. Finally, more specific categories of white-collar offences may be analyzed for refined findings.

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Appendix A: Turkish Version of the Questionnaire

Aşağıda bazı senaryolar yer almaktadır. **Lütfen hangisinin daha ciddi (önemli, mühim) bir suç olduğunu düşünüyorsanız sadece o kutucuğu işaretleyiniz.**

1a.

- ❑ Bir kişi içinde 1000 lira bulunan çantayı sokakta birinden çalıyor,
- ❑ Bir banka memuru iş vereninden (banka kasasından) 1000 lira zimmetine geçiriyor.

1b.

- ❑ Bir kişi içinde 1000 lira bulunan bir çantayı sokakta birinden çalıyor,
- ❑ Bir müteahhit/apartman sahibi gereksiz bir tamirat yaparak karşıdaki kişiyi 1000 lira dolandırıyor.

2a.

- ❑ Bir kişi silah tehdidiyle karşıdaki kişiye fiziksel(ciddi) hasar vererek soygun yapıyor,
- ❑ Bir otomobil üreticisi arabanın çok önemli bir parçasını koymayı unutuyor ve üretilen otomobili piyasadan geri çekmiyor. Bunun sonucunda arabayı kullanan kişi ciddi bir şekilde yaralanıyor.

2b.

- ❑ Bir kişi silah tehdidiyle karşıdaki kişiye fiziksel(ciddi) hasar vererek soygun yapıyor,
- ❑ Bir market sahibi etin bozuk olduğunu bile bile satıyor ve bunun sonucunda eti alan kişi ciddi şekilde hasta oluyor.

3a.

- ❑ Bir kamu görevlisi rüşvet alıyor,
- ❑ Sivil bir vatandaş kamu görevlisine çıkar elde edebilmek için rüşvet veriyor.

3b.

- ❑ Bir kamu görevlisi rüşvet alıyor,
- ❑ Bir şirket, çıkarları doğrultusunda bir karar aldırabilmek için kamu görevlisine rüşvet veriyor.

4a.

- ❑ Bir kişi sigorta şirketinden haksız yere para alabilmek için sahte kaza raporu düzenleyerek sigorta şirketini zarara uğratıyor,
- ❑ Bir sigorta şirketi tasarruf edebilmek amacıyla müşterisinden gelen geçerli bir hak talebini geri çeviriyor.

4b.

- ❑ Bir hasta, sigorta şirketinden daha yüksek geri ödeme alabilmek için doktorla iş birliği yaparak sadece bir kere sağlanan hizmeti birden fazla almış gibi gösteriyor,
- ❑ Bir doktor, hastaya, kendisine daha yüksek ödeme yapması gereken bir teşhis koyuyor.

Aşağıda "sokak suçları" olarak adlandırılabilecek hırsızlık ve kapkaç gibi suçların failleri ve "beyaz yaka suçları" olarak adlandırılabilecek nitelikli dolandırıcılık suç failleri ile ilgili karşılaştırma soruları yer almaktadır. Lütfen dikkatlice okuyarak size göre hangisinin doğru olduğunu düşünüyorsanız **yalnızca o seçeneği** işaretleyiniz.

5. Kimin daha fazla yakalanma ihtimali olduğunu düşünüyorsunuz? İçinde 1000 lira bulunan çantayı sokakta birinden çalan hırsız veya iş vereninden (banka kasasından) 1000 lira zimmetine geçiren bir çalışan.

- ❑ Hırsızlık yapan
- ❑ Dolandırıcılık yapan
- ❑ İkisi de aynı şekilde
- ❑ Bilmiyorum

6. Yukarıda verilen senaryodaki suç faillerinin ikisinin de yakalandığını ve suçlu bulunduğunu düşünün. Sizce hangi suçlu daha ciddi bir ceza (daha uzun süreli hapis cezası vb.) alacaktır?

- ❑ Hırsızlık yapan
- ❑ Dolandırıcılık yapan
- ❑ İkisi de aynı şekilde
- ❑ Bilmiyorum

7. Kimin daha ciddi cezalandırılması gerektiğini düşünüyorsunuz?

- ❑ Hırsızlık yapan
- ❑ Dolandırıcılık yapan
- ❑ İkisi de aynı şekilde
- ❑ Bilmiyorum

8. Telefonunuza gelen bir ödül kazanma mesajından şüphelendiniz (telefon, tablet, bilgisayar vb.) Bu ödülün doğruluğunu teyit etmek için kimi ararsınız?

- ❑ …...........................(Belirtiniz.)
- ❑ Kimseyi aramazdım
- ❑ Görmezden gelirdim
- ❑ Bilmiyorum

9. Eğer herhangi bir şekilde dolandırıcılık kurbanı olsaydınız ihbarda bulunur muydunuz?

- ❑ Evet. Bu durumu kime şikayet ederdiniz? ....

- ❑ Hayır. Bu durumu neden şikayet etmezdiniz? ....

- ❑ Ne olduğuna göre değişir. İhbarda bulunma durumunuz nelere göre değişirdi?..........

❑ Bilmiyorum.

Aşağıda işyerinde yaşanan hırsızlık/dolandırıcılık (zimmete para geçirme vb.) suçları ile ilgili birkaç soru yer almaktadır. **Lütfen soruları dikkatlice okuyarak cevaplayınız.**

10.Hiç işvereninden bir şeyler çalan birini tanıyor musunuz?

❑ Evet. (11. soruya geçiniz.)
❑ Hayır. (12. soruya geçiniz.)
❑ Bilmiyorum. (12. soruya geçiniz.)

11. Bu kişi yakalandı mı?

❑ Evet.
❑ Hayır/Henüz yakalanmadı.
❑ Bilmiyorum.

12.Aşağıda verilen pozisyonlardan hangisinde yer alan kişilerin işyerinde hırsızlık/dolandırıcılık yapma (zimmete para geçirme vb.) ihtimalinin daha yüksek olduğunu düşünüyorsunuz?

❑ Yönetici
❑ İşyeri çalışanları
❑ İş sahipleri
❑ Diğer.................
❑ Bilmiyorum.

13. Aşağıda işyerinde gerçekleşen hırsızlık/dolandırıcılık suçlarıyla ilgili (zimmete para geçirme vb.) bazı nedensel açıklamalar yer almaktadır. Aşağıda yer alan nedensel açıklamalardan her birinin ne derecede geçerli bir sebep olabileceğini düşünüyorsanız ona göre derecelendirmeniz gerekmektedir. (1 hiç katılmıyorum-6 tamamen katılıyorum)

❑ Ailenin maddi durumunun kötü olması   ① ② ③ ④ ⑤ ⑥
❑ Uyuşturucu bağımlılığı   ① ② ③ ④ ⑤ ⑥
❑ Açgözlülük   ① ② ③ ④ ⑤ ⑥
❑ Kişinin kötü yetiştirilmiş olması   ① ② ③ ④ ⑤ ⑥
❑ Heyecan, eğlence   ① ② ③ ④ ⑤ ⑥
❑ Kumar borcu/bağımlılığı   ① ② ③ ④ ⑤ ⑥
❑ Çok harcama   ① ② ③ ④ ⑤ ⑥
❑ İş verenine karşı kızgınlık veya intikam   ① ② ③ ④ ⑤ ⑥

13a. Sizin aklınıza gelen başka nedenler var mı? Varsa belirtiniz.

…..

....

....

Günlük hayatta yaptığımız eylemlerin çoğu bizi dolandırıcılık kurbanı olma riskine itebilmektedir. Aşağıdaki sorular normal olarak gördüğümüz ama bizi dolandırıcılık kurbanı olma riski içine sokan bazı aktivitelerden oluşmaktadır. **Lütfen günlük hayatta yaptığınız davranışları düşünerek aşağıdaki soruları cevaplayınız.**

14. Daha önce hiç, bir çekilişe katılabilmek için başka bir ürün satın almanız gereken bir reklama, mesaja, aramaya cevap vererek ürünü satın aldınız mı?

- ❑ Evet.
- ❑ Hayır.
- ❑ Hiç öyle bir mesaj, arama almadım.

15. Daha önce hiç, aile üyeniz olmayan bir insana kredi/banka kartı şifrenizi, telefon şifrenizi veya T.C. kimlik numaranızı verdiniz mi?

- ❑ Evet.
- ❑ Hayır.
- ❑ Bilmiyorum.

16. Telefondan arayarak/mesajla veya internetten (instagram vb.) yapılan satışlara karşı koymayı ne derecede zor bulursunuz?

- ❑ Çok zor
- ❑ Orta zor
- ❑ Hiç zor bulmam
- ❑ Bilmiyorum
- ❑ Hiç öyle bir şey yaşamadım

17. Ne kadar sıklıkla beraber çalıştığınız, hizmet aldığınız (avukat, doktor, mimar vb.) kişilerin geçmişini incelersiniz/güvenirliğini araştırırsınız?

- ❑ Her zaman
- ❑ Bazen
- ❑ Hiç
- ❑ Bilmiyorum

18. Ne kadar sıklıkla kişisel bilgilerinizi telefondan, internetten paylaşırsınız?

- ❑ Her zaman
- ❑ Bazen

❑ Bu tür bilgileri vermem

❑ Bilmiyorum

19. Cüzdanınızda/çantanızda kaç tane kredi kartınız var?

....

Aşağıda son 12 ay içerisinde sizin veya aynı evde yaşadığınız kişiler tarafından yaşanmış mağduriyetlerle ilgili sorular sorulacaktır. **Lütfen soruları son 12 ayı dikkate alarak kendinizi ve aynı ev içinde yaşadığınız kişileri düşünerek cevaplayınız.**

20. Son 12 ay içerisinde, siz veya aynı evde yaşadığınız diğer kişiler, telefonunuza veya mailinize gelen "bedava ödül kazandınız" (tatil, cep telefonu vb.) mesajına cevap verdiniz ve daha sonrasında bunun doğru olmadığını öğrendiniz mi?

❑ Evet. (20a'ya geçiniz.)

❑ Hayır. (21. soruya geçiniz.)

20a. Bu olayı bildirdiniz mi?

❑ Evet. Kime/nereye bildirdiniz? …..(20b'ye geçiniz.)

❑ Hayır. (21. soruya geçiniz.)

20b. Bu olayın sonucunda neler oldu?

....
....
....

21. Son 12 ay içerisinde, siz veya aynı evde yaşadığınız diğer kişiler, hiç yapılmamış veya sonradan tamamen gereksiz olduğunu fark ettiğiniz bir otomobil tamirine para ödediniz mi?

❑ Evet. (21a'ya geçiniz.)

❑ Hayır. (22. soruya geçiniz.)

21a. Bu olayı bildirdiniz mi?

❑ Evet. Kime/nereye bildirdiniz?...(21b'ye geçiniz.)

❑ Hayır. (22. soruya geçiniz.)

21b. Bu olayın sonucunda neler oldu?

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....
....

22. Son 12 ay içerisinde, siz veya aynı evde yaşadığınız diğer kişiler, kayıp veya çalıntı kredi kartları sayılmaksızın, kredi kartı veya banka hesap numaralarınızı paylaşmanız için kandırılarak bunun sonucunda kartlarınızdan onayınız olmadan alışveriş yapıldı mı?

❑ Evet. (22a'ya geçiniz.)

❑ Hayır. (23. soruya geçiniz.)

22a. Bu olayı bildirdiniz mi?

❑ Evet. Kime/nereye bildirdiniz?..(22b'ye geçiniz.)

❑ Hayır. (23. soruya geçiniz.)

22b. Bu olayın sonucunda neler oldu?

....

....

....

23. Son 12 ay içerisinde, siz veya aynı evde yaşadığınız diğer kişiler, aldığınız ürünün karşılığında satış sırasında size söylenen fiyattan daha fazla bir faturayla karşılaştınız mı?

❑ Evet. (23a'ya geçiniz.)

❑ Hayır. (24. soruya geçiniz.)

23a. Bu olayı bildirdiniz mi?

❑ Evet. Kime/nereye bildirdiniz?..(23b'ye geçiniz.)

❑ Hayır. (24. soruya geçiniz.)

23b. Bu olayın sonucunda neler oldu?

....

....

....

24. Son 12 ay içerisinde, siz veya aynı evde yaşadığınız diğer kişiler, bankacınız veya mali planlayıcınız tarafından kasten yanlış yönlendirilerek paranız çalındı mı?

❑ Evet. (24a'ya geçiniz.)

❑ Hayır. (25. soruya geçiniz.)

24a. Bu olayı bildirdiniz mi?

❑ Evet. Kime/nereye bildirdiniz?..(24b'ye geçiniz.)

❑ Hayır. (25. soruya geçiniz.)

24b. Bu olayın sonucunda neler oldu?

....

....

....

25. Son 12 ay içerisinde, siz veya aynı evde yaşadığınız diğer kişiler, 800'lü veya 900'lü numaralar tarafından aranıp kandırılarak para veya mülkünüzü kaybettiniz mi?

❑ Evet. (25a'ya geçiniz.)

❑ Hayır. (26. soruya geçiniz.)

25a. Bu olayı bildirdiniz mi?

❑ Evet. Kime/nereye bildirdiniz?...(25b'ye geçiniz.)
❑ Hayır. (26. soruya geçiniz.)

25b. Bu olayın sonucunda neler oldu?

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....
....

26. Son 12 ay içerisinde, siz veya aynı evde yaşadığınız diğer kişiler, internet üzerinden aldığınız bir ürün sonucunda para verdiğiniz ürünü elde edemeyip (aldığınız üründen başka ürün geldi/ürün hiç gelmedi) paranızın çalındığı oldu mu?

❑ Evet. (26a'ya geçiniz.)
❑ Hayır. (27. soruya geçiniz.)

26a. Bu olayı bildirdiniz mi?

❑ Evet. Kime/nereye bildirdiniz?..(26b'ye geçiniz.)
❑ Hayır. (27. soruya geçiniz.)

26b. Bu olayın sonucunda neler oldu?

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....
....

27. Son 12 ay içerisinde, siz veya aynı evde yaşadığınız diğer kişiler, yatırım yaptığınız bir oluşum(birlik) tarafından kandırılarak paranız çalındı mı?

❑ Evet. (27a'ya geçiniz.)
❑ Hayır. (28. soruya geçiniz.)

27a. Bu olayı bildirdiniz mi?

❑ Evet. Kime/nereye bildirirdiniz?...(27b'ye geçiniz.)
❑ Hayır. (28. soruya geçiniz.)

27b. Bu olayın sonucunda neler oldu?

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....
....

28. 1'den 5'e kadar derecelendirmede (1 çok güvensiz hissediyorum-5 çok güvende hissediyorum) bu tür suçlar tarafından ileride mağdur olma durumu konusunda kendinizi ne kadar güvende hissediyorsunuz?

Çok güvensiz hissediyorum ① ② ③ ④ ⑤ Çok güvende hissediyorum

29. Dolandırıcılık, zimmete para geçirme gibi beyaz yaka suçları veya hırsızlık, kapkaç gibi sokak suçları ile mücadelede devletin daha fazla kaynak tahsis etmesi gerektiğine inanıyor musunuz?

❑ Sokak suçları ile mücadeleye daha fazla kaynak tahsis edilmeli.

❑ Beyaz yaka suçları ile mücadeleye daha fazla kaynak tahsis edilmeli.
❑ İkisine de eşit şekilde kaynak tahsis edilmeli.
❑ Bilmiyorum.

Aşağıda yer alan sorularda ortalama bir beyaz yaka suçu mağdurunun özellikleriyle ilgili birtakım cümleler verilmiştir. **Lütfen verilen cümleleri dikkatlice okuyarak kendi düşünceleriniz doğrultusunda cevaplayınız.**

30. Belirli bir yaş grubundaki insanların diğer yaş grubundaki insanlara göre tüketici dolandırıcılığı mağduru olma riski daha yüksektir.

❑ Katılıyorum.   *Sizce bu hangi yaş grubu olabilir? …................
❑ Katılmıyorum.
❑ Kararsızım (Ne katılıyorum ne katılmıyorum)
❑ Bilmiyorum.

31. Belirli bir gelir seviyesindeki insanların diğer gelir seviyesindeki insanlara göre tüketici dolandırıcılığı mağduru olma riski daha yüksektir.

❑ Katılıyorum.   *Sizce bu hangi gelir seviyesi olabilir?......................
❑ Katılmıyorum.
❑ Kararsızım (Ne katılıyorum ne katılmıyorum)
❑ Bilmiyorum.

32. Belirli bir eğitim seviyesindeki insanların diğer eğitim seviyesindeki insanlara göre tüketici dolandırıcılığı mağduru olma riski daha yüksektir.

❑ Katılıyorum.   *Sizce bu hangi eğitim seviyesi olabilir?......................
❑ Katılmıyorum.
❑ Kararsızım (Ne katılıyorum ne katılmıyorum)
❑ Bilmiyorum.

33. Aklınıza gelen, dolandırıcılık mağduru olma riski daha yüksek olan başka gruplar var mı? Varsa lütfen belirtiniz.

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....
....

Appendix B: *National Public Survey on White Collar Crime Questionnaire*

To begin, I will read you some very short scenarios. I would like you to tell me which of the two scenarios you think is MORE serious. By MORE serious, we mean more significant, urgent, or important. Are you ready to begin?

Please tell me which crime is MORE serious...

la. A person steals a handbag containing $100 from someone on the street. -or-
     A bank teller embezzles $100 from his employer.

1b. A person steals a handbag containing $100 from someone on the street. -or-
     A contractor cheats a person out of $100 by making an unnecessary repair.

2a. A person robs someone at gun point causing serious injury. -or-
     An auto maker fails to recall a vehicle with a known defective part. One person is   seriously injured.

2b. A person robs someone at gun point causing serious injury. -or-
     Knowing a shipment of meat is bad, a store owner sells it anyway. One package is sold and a customer becomes seriously ill.

3a. A public official takes a bribe that influences his official duties. -or-
     A private citizen bribes a public official to obtain a favor.

3b. A public official takes a bribe that influences his official duties. -or-
     A corporation bribes a public official to obtain a favorable decision.

4a. A PATIENT files a false claim against an insurance company in order to receive a
     higher reimbursement. -or-
     A DOCTOR lies on a claim he made to a health insurance company in order to receive a higher reimbursement.

4b. A PATIENT files a false claim against an insurance company in order to receive a
     higher reimbursement. -or-
     A health insurance company knowingly denies a valid claim in order to save money.

Now I would like to ask you some questions about how you see white collar criminals as compared to other criminals.

5.   Who do you think is MORE LIKELY to be caught by the authorities, someone who commits a robbery and steals $1000 or someone who commits a fraud and steals $1000?
        Options: Someone who commits a robbery
                        Someone who commits a fraud
                        Equally likely
                        Don't Know
                        Refused

6.   If they are both caught and convicted, who do you think WILL LIKELY receive the more severe punishment, the person who commits the fraud or the person who commits the robbery?
        Options: Person who commits the fraud
                        Person who commits the robbery
                        Equally likely
                        Don't Know
                        Refused

7.   Who do you think SHOULD be punished more severely, the person who commits the fraud or the person who commits the robbery?
        Options: Person who commits the fraud
                        Person who commits the robbery
                        Equally punished
                        Don't Know
                        Refused

8.   If you were to become suspicious about a telephone prize offer you received, who would you call to find out if the offer was legitimate?
        Options: (specify)_____
                        Wouldn't call anyone
                        Would just avoid offer
                        Don't Know
                        Refused

9.   If you were to become a victim of a fraud, would you report it?
        Options: Yes   [Go to Q9a]
                        No   [Go to Q9b]
                        Depends   [Go to Q9c]
                        Don't Know   [Skip to Q 10]
                        Refused   [Skip to QI0]
        9a. Who would you report it to?
        9b. Why wouldn't you report it'?
        9c. What things would it depend on?

Now I would like to ask you some questions about workplace theft.

I0.   Have you known anyone who has stolen property from his or her employer?
        Options: Yes   [Go to Q 11]
                        No   [Skip to Q12]

            Don't Know   [Skip to QI2]
            Refused   [Skip to Q12]

II.   Was the person caught?
        Options: Yes
                   No or "Not Yet"
                   Don't Know
                   Refused

12

12.   Who do you think is responsible for committing the most costly work place theft that now occurs: those in management, line workers, or business owners?
        Options: Management
                   Line workers
                   Business owners
                   Other (specify)_____
                   Don't Know
                   Refused

13.   There are several reasons that people commit crimes like workplace theft and embezzlement. On a scale of 1 to 6, with 1 being strongly disagree and 6 being strongly agree, tell me how much you agree that the following are reasons that people commit crimes like workplace theft and embezzlement. Is it because of...

Options:				
Family financial need	1 2 3 4 5 6	DK	REF	
Drug habit	1 2 3 4 5 6	DK	REF	
Greed	1 2 3 4 5 6	DK	REF	
Poor upbringing	1 2 3 4 5 6	DK	REF	
Thrill	1 2 3 4 5 6	DK	REF	
Gambling debt	1 2 3 4 5 6	DK	REF	
Overspending	1 2 3 4 5 6	DK	REF	
Anger or vengeance	1 2 3 4 5 6	DK	REF	

13a.   Are there any other reasons people commit crimes like embezzlement and workplace theft?
         Options: Yes (specify)_____
                   No
                   Don't Know
                   Refused

Many of our actions, which we take for granted, may place us at risk for becoming victims of fraud. I would now like to ask you some questions about your everyday activities.

14.   Have you ever responded to a mailing, other than Publisher's Clearinghouse, by purchasing an item in order to become ELIGIBLE for a FREE prize?
        Options: Yes
                   No
                   Have never received such a mailing
                   Don't Know
                   Refused

    14a.   Have you ever responded to a mailing, WITHOUT purchasing something in order to become ELIGIBLE for a FREE prize? (other than Publisher's Clearinghouse)

Options: Yes
No
Have never received such a mailing
Don't Know
Refused

15. Have you ever given someone, other than an immediate family member, your PIN number, such as an ATM code or long distance telephone calling card code?
Options: Yes
No
Don't have any cards with PIN numbers
Don't Know
Refused

16. Do you find it very difficult, somewhat difficult, or not at all difficult to resist a telephone sales pitch?
Options: Very difficult
Somewhat difficult
Not at all difficult
Have never received sales pitch telephone call
Don't Know
Refused

17. How often do you check into the background of contractors who do work for you, such as roofers, driveway pavers, or remodeling contractors--Always, sometimes or never?
Options: Always
Sometimes
Never
Have never hired a contractor
Don't Know
Refused

18. Before you discard credit card solicitations you receive in the mail, do you tear them up--Always, sometimes, or never?
Options: Always
Sometimes
Never
Have never received credit card solicitations in the mail
Don't Know
Refused

19. How often do you give personal information such as your credit card number or social security number over a cordless phone--Always, sometimes, or never?
Options: Always
Sometimes
Never
Do not give personal information over the telephone
Do not have a cordless phone

Have scrambled cordless phone
Don't Know
Refused

20.   How many credit cards do you carry in your wallet or purse?

Now I am going to ask you some questions about any experiences you or someone in your household may have had with fraud during the last 12 months.

21.   In the last twelve months, have you or someone in your household ever responded to an offer for a free prize, a free vacation, or a free sample of a product, which turned out NOT to be free?
       Options: Yes   [Go to Q21a]
                       No   [Skip to Q22]
                       Don't Know   [Skip to Q22]
                       Refused   [Skip to Q22]

       21a.   Did you report the incident?
              Options: Yes   [Go to Q21b]
                              No   [Skip to Q22]
                              Don't Know   [Skip to Q22]
                              Refused   [Skip to Q22]

       2lb.   To whom?
              Options: Police or related law enforcement
                              Better Business Bureau
                              Other Consumer Protection Agency (specify)_____
                              Business/Person involved in the swindle
                              District Attorney or State Attorney General
                              Personal Lawyer
                              Other (specify)_____

       21c.   What was the outcome of the situation?

22.   In the last twelve months, have you or someone in your household ever paid for repairs to an automobile that you later discovered were never performed OR that you later discovered were completely unnecessary?
       Options: Yes   [Go to Q22a]
                       No   [Skip to Q23]
                       Don't Know   [Skip to Q23]
                       Refused   [Skip to Q23]

       22a.   Did you report the incident?
              Options: Yes   [Go to Q22b]
                              No   [Skip to Q23]
                              Don't Know   [Skip to Q23]

Refused   [Skip to Q23]

22b. To whom?

Options: Police or related law enforcement
Better Business Bureau
Other Consumer Protection Agency (specify)_____
Business/Person involved in the swindle
District Attorney or State Attorney General
Personal Lawyer
Other (specify)_____

22c. What was the outcome of the situation?

23. In the last twelve months, not counting lost or stolen credit cards, has anyone ever tricked you or someone in your household into giving credit card or bank account number information, so that charges could be made without your knowledge?

Options: Yes   [Go to Q23a]
No   [Skip to Q24]
Don't Know   [Skip to Q24]
Refused   [Skip to Q24]

23a. Did you report the incident?

Options: Yes   [Go to Q23b]
No   [Skip to Q24]
Don't Know   [Skip to Q24]
Refused   [Skip to Q24]

23b. To whom?

Options: Police or related law enforcement
Better Business Bureau
Other Consumer Protection Agency (specify)_____
Business/Person involved in the swindle
District Attorney or State Attorney General
Personal Lawyer
Credit Card Company
Other (specify)_____
No More

23c. What was the outcome of the situation?

24. In the last twelve months, has anyone ever lied to you, or someone in your household, about the price of a product or service when you were buying it and then billed you for more than what you were told it would cost?

Options: Yes   [Go to Q24a]
No   [Skip to Q25]
Don't Know   [Skip to Q25]
Refused   [Skip to Q25]

24a. Did you report the incident?

Options: Yes   [Go to Q24b]
No [[Skip to Q25]
Don't Know   [Skip to Q25]
Refused   [Skip to Q25]

24b.   To whom?
        Options: Police or related law enforcement
                    Better Business Bureau
                    Other Consumer Protection Agency (specify)_____
                    Business/Person involved in the swindle
                    District Attorney or State Attorney General
                    Personal Lawyer
                    Credit Card company
                    Other (specify)_____

24c.   What was the outcome of the situation?

25.   In the last twelve months, has a financial planner or stockbroker ever given you or someone in your household false or deliberately misleading information in order to cheat you out of money?
        Options: Yes   [Go to Q25a]
                    No   [Skip to Q26]
                    Don't Know   [Skip to Q26]
                    Refused   [Skip to Q26]

25a.   Did you report the incident?
        Options: Yes   [Go to Q25b]
                      No   [Skip to Q26]
                      Don't Know   [Skip to Q26]
                      Refused   [Skip to Q26]

25b.   To whom?
        Options: Police or related law enforcement
                    Better BusinessBureau
                    Other Consumer Protection Agency (specify)_____
                    Business/Person involved in the swindle
                    District Attorney or State Attorney General
                    Personal Lawyer
                    Other (specify)_____

25c.   What was the outcome of the situation?

26.   In the last twelve months, has anyone used an 800 or 900 number to cheat you or someone in your household out of money or property?
        Options: Yes   [Go to Q26a]
                      No   [Skip to Q27]
                      Don't Know   [Skip to Q27]
                      Refused   [Skip to Q27]

26a.   Did you report the incident?
        Options: Yes   [Go to Q26b]
                      No   [Skip to Q27]
                      Don't Know   [Skip to Q27]
                      Refused   [Skip to Q27]

26b.   To whom?
        Options: Police or related law enforcement
                    Better Business Bureau

Other Consumer Protection Agency (specify)_____
Business/Person involved in the swindle
District Attorney or State Attorney General
Personal Lawyer
Phone Company (local or long distance carrier)
Other (specify)_____

26c.   What was the outcome of the situation?

27. In the last twelve months, has anyone other than a family member used your or someone in your household's long distance telephone PIN number without permission?

    Options: Yes   [Go to Q27a]
                No   [Skip to Q28]
                Don't Know   [Skip to Q28]
                Refused   [Skip to Q28]

    27a.   Did you report the incident?
        Options: Yes   [Go to Q27b]
                No   [Skip to Q28]
                Don't Know   [Skip to Q28]
                Refused   [Skip to Q28]

    27b.   To whom?
        Options: Police or related law enforcement
                Better Business Bureau
                Other Consumer Protection Agency (specify)_____
                Business/Person involved in the swindle
                District Attorney or State Attorney General
                Personal Lawyer
                Phone Company (local or long distance carrier)
                Other (specify)_____

    27c.   What was the outcome of the situation?

28.   In the last twelve months, have you or someone in your household ever been cheated out of money or property through an Internet transaction?
    Options: Yes   [Go to Q28a]
                No   [Skip to Q29]
                Don't Know   [Skip to Q29]
                Refused   [Skip to Q29]

    28a.   Did you report the incident?
        Options: Yes   [Go to Q28b]
                No   [Skip to Q29]
                Don't Know   [Skip to Q29]
                Refused   [Skip to Q29]

    28b.   To whom?
        Options: Police or related law enforcement

Better Business Bureau
Other Consumer Protection Agency (specify)_____
Business/Person involved in the swindle
District Attorney or State Attorney General
Personal Lawyer
Other (specify)_____

28c.   What was the outcome of the situation?

29.   On a scale of l to 5, with l being very unsafe and 5 being very safe, how safe you feel from being victimized by crimes like these in the future?
Options: 1 Very unsafe
                2 Somewhat unsafe
                3 Neither safe nor unsafe
                4 Somewhat safe
                5 Very safe
                Other (specify)_____

30.   Do you believe the government should devote more resources to combating street crimes like robbery or to white collar crimes like fraud?
Options: More money to combating street crimes
                More money to combating white collar crimes
                Equal money
                Don't Know
                Refused

31.   Do you agree or disagree with the following statement:
Persons in certain age groups are more likely than persons in OTHER age groups to be victimized by some kind of consumer fraud.
Options: Agree   [Go to Q31a]
                Disagree   [Skip to Q32]
                Neither agree nor disagree   [Skip to Q32]
                Don't Know   [Skip to Q32]
                Refused   [Skip to Q32]
31a.   Which age groups would those be?_____

32.   Do you agree or disagree with the following statement:
Persons in certain income levels are more likely than persons of OTHER income levels to be victimized by some kind of consumer fraud.
Options: Agree   [Skip to Q32a]
                Disagree   [Skip to Q33]
                Neither agree nor disagree   [Skip to Q33]
                Don't Know   [Skip to Q33]
                Refused   [Skip to Q33]

32a.   Which income levels would those be?_____

33.   Do you agree or disagree with the following statement:
       Persons of certain education levels are more likely than persons of OTHER education levels
       to be victimized by some kind of consumer fraud.
       Options: Agree   [Skip to Q33a]
                       Disagree   [Skip to Q34]
                       Neither agree nor disagree   [Skip to Q34]
                       Don't Know   [Skip to Q34]
                       Refused   [Skip to Q34]

33a.   Which education levels would those be?_____

34.   Are there any other groups of people that you think are more likely to become victims of
       fraud?
       Options: Yes   [Go to Q34a]
                       No   [Skip to Q35]

34a.   Which groups would that be?_____?