6

THE DEMOCRATISATION OF WHITE-COLLAR CRIMINALITY IN VIDEO GAMES

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INTRODUCTION

Fraud is generally perceived as an occupationally related crime committed by individuals whom are both powerful and wealthy. Sutherland famously urged criminologists to acknowledge such harms caused by said powerful actors, rather than continuing the disciplines persistent and unrelenting focus upon crimes conducted via marginalised, lower class individuals. As Huff, Desilets, and Kane (2010) detail elements of white-collar criminality, such as cases of fraud and embezzlement are evident throughout historical records dating as far back as Ancient Greece. Despite this,

they note the public fail to recognise the seriousness of white-collar crime (Huff et al., 2010), negating the implications and risk due to the lack of physical threat and proximity in comparison to other forms of organised criminality (Croall, 2001). Alongside the disavow of the harms from the proliferation of fraud, Clarke (1990) highlights the differing approach to such offences by criminal justice agencies which often fail to hold such offenders to account in the same manner as non-white-collar offenders. The development of information technology has exacerbated such issues. Despite the fact that in 2016, one in six of all crimes in the United Kingdom were online-based fraud (Spiller, 2019) costing each household an average of just over 200 pounds, both investigative agencies and legislation have been slow to effectively address this rapidly evolving aspect of a traditional, yet under recognised form of criminality. Grabonsky, Smith, and Dempsey (2001, p. 185) highlight that this is partially attributable to legislation being cumbersome to alter and develop, whereas technological development is not. Combining the continuing proliferation of white-collar cyber criminality with the disregard for recognising realist perspectives of video game-related deviancy, criminality and harm, it is becoming increasingly common for acts of fraud to be an aspect of the leisure community.

This chapter seeks to highlight the various emerging forms of fraud that can be identified within the remit of video games and situate such instances within existing literature, contextualising throughout with various case studies. The case studies demonstrate how fraud can be identified throughout various aspects of atypical criminality as well as a change in the criminal undertakers and victims. The chapter concludes proposing that the myopic approach to recognising the harm in video games (evident in the severe lack of academically suitable references offered within the chapter) combined with the wider issues of fraud recognition and cybercrime has resulted in the democratisation of fraud at varying levels of deviancy and criminality

much in the same way we have witnessed in the United Kingdom's drug market.

WHITE-COLLAR CRIME AND THE VIDEOGAME INDUSTRY

As touched upon within the chronology chapter offered earlier in this book, during the early development of the video game industry it was relatively commonplace for companies to be accused of intellectual copyright infringements. We can deduce from this regularity that within the highly competitive market, forms of white-collar crime were to some degree a mainstay of the industry from the offset. It should be recognised; however, such acts of deviancy are commonplace in the majority of technology-related industries which offer a potential for large sums of profit to be made. Situating this within the literature on forms of white-collar criminality, however, from drawing upon Punch's (1996) typology of white-collar criminality to specify that organisational deviance is a staple in some areas of the industry. Utilising Punch's explanation of this subcategory of the typology alongside the regularity of court cases from competing companies over similarities within their marketed products, it is apparent that deception is likely routinely deployed to achieve organisational goals.

White-collar criminality also becomes a recurrent theme within various video games. Following on from the 2014 release of Watch Dogs (Ubisoft, 2014), Watch Dogs 2 (Ubisoft, 2016) allowed gamers to navigate an open world as a 'hacktivist'. The sandbox style game's focus was to allow the player to complete missions utilising lethal violence in the form of shotguns and likewise weaponry. Alternatively, the player could choose to use non-lethal force, deploying a taser in order to incapacitate enemy characters. Unlike other games, however, Watch Dogs 2 (Ubisoft, 2016) and its predecessor allowed the

player to hack into almost every form of electronic technology within the open world, allowing the player to complete the entire game purely through various forms of cyber criminality. Further to this, the games included missions centred around various forms of white-collar criminality including election fraud. In the Saints Row (THQ, 2006) series, optional side missions include insurance fraud. Within the scope of this, the player is instructed to '*throw yourself into harm's way to earn cash and respect*'. Within Red Dead Redemption 2 (Rockstar, 2018), the character is regularly accosted by various 'beggers'. Much of these non-playable characters are presented to have various disabilities, mainly blindness, as the justification for them requesting a dollar from the player. If the player donates the money requested they gain 'honour'. The honour system being rather pivotal to the game play as the level of honour (or deficit of honour) that the player has invariably influences which route the story line takes. Some of the players which request money, however, are not blind but are attempting to deceive the player. A quick search of YouTube presents a litany of videos in which players point a gun in the individual's face only for the NPC to panic and flee.

Within another of Rockstar's seminal works is Grand Theft Auto V (Rockstar, 2013). When released the levels of realism in terms of game mechanics were in various ways unrivalled by other console games. The developers created an intricate world, going as far as developing a 'real' financial market which could be influenced via the player at key points within the game (Rockstar, 2013). Notably, within the main story mode were a series of assassination missions in which the player killed individuals for monetary gain. Many of the missions, though, involved targeting various businessmen. The game rather blatantly alluded to a mobile phone/social networking company in which you detonated an explosive device from inside the CEO's phone during a press conference, resulting in his death (Rockstar, 2013). As a

background to such missions, however, it was insinuated that if you bought stock using in-game currency for the victim's main competitor company, you would profit much more from the mission. Whilst keeping its atypical violence-centric gameplay, the developers had managed to intertwine aspects of pseudo-price fixing (Rockstar, 2013). Away from console platforms and on personal computers games such as The Low Road (XGen Studios, 2018), more white-collar criminality can be located. The point and click game, which gained lacklustre reviews, was premised upon industrial espionage. Uplink (Introversion Software, 2001) also centres on corporate espionage with the user acting in the role of a hacker. Crucially within Uplink (Introversion Software, 2001), the player is encouraged to decide how to approach a hacking career, participating in a global techno-war or freelancing their skills for profit.

MMORPG AND THE DEMOCRATISATION OF WHITE-COLLAR CRIMINALITY IN THE LUDODROME

MMORPG stands for Massive Multiplayer Online Role Play-ing Game. Such games are usually, though not solely, played on personal computers rather than on game consoles such as the PlayStation 4 or Xbox One. The games regularly attract a legion of fans, with games such as World of Warcraft (Blizzard Entertainment, 2004) being the most well known. World of Warcraft (Blizzard Entertainment, 2004) is reported to attract around five million players worldwide at any given time since its release in 2004. MMORPG games are different from the usual platform games which are primarily discussed within this book. The games do not have set 'missions' with an aim to complete the game. Rather the developers add missions/tasks to help the player increase their characters' level. The game is

consistently changing, however, so whilst a player is logged off, events in the gaming world can still have an effect on their character. In the simplest terms, MMORPG games allow an alternative digital world to exist, with players interacting with one another and even going as far as setting up their own businesses to cater for other players. Such levels of realism are unparalleled, with the gaming companies allowing players to influence the content created substantially. This, however, brings forth a realism which is otherwise unseen in technology-based leisure pursuits, within individuals from all over the world, each with different objectives and motives enabled to exercise their influence as they see fit. The worlds are, despite being filled with characters such as goblins and wizards, very similar to reality in some regards.

It is at this stage we can begin to see white-collar criminality begin to blend into the world of MMORPGs utilising a cultural criminological approach (Ferrell, Hayward, & Young, 2015). In the series four of The Big Bang Theory (Warner Brothers Television, 2010), Sheldon is targeted via a cybercriminal on World of Warcraft (Blizzard Entertainment, 2004). In the episode, 'The Zarnecki Incursion' (s4e19, Warner Brothers Television, 2010), the opening scene is Sheldon being inter-viewed by a perplexed police officer. Sheldon had contacted the Pasadena Police Department (after the FBI hand hung up on him) and unsuccessfully attempted to file a police report as his game account had been hacked with his virtual weapons and in-game currency stolen. The police officer explains to Sheldon that he does not hold jurisdiction within the online world of 'Azeroth'. The remainder of the episode focuses upon the main characters tracing the IP address of the hacker and driving to San Francisco to confront him. Upon a quick scan of Google, however, such instances appear to be a regular occurrence in the World of Warcraft (Blizzard Entertainment, 2004) domain. These are of varying degrees of sophistication though, with

some including the use of computer coding to enable such virtual thefts and other relying heavily upon variations of social engineering to deceive the victims. By 2015, such deviant actions have begun to be recognised by senior policing figures. Dr Saunders of the National Crime Agency specifically referenced cases of 'swords' being stolen via hackers in World of Warcraft (Blizzard Entertainment, 2004) as an increasingly common precursor to more serious cyber-criminality committed by the individuals later (Peachey, 2015). As such, David Cameron's intellectual property advisor sought for equal sentences for those whom have committed 'real-world and online theft' (Peachey, 2015). The reason for this being that the virtual weaponry and other items characters obtain within World of Warcraft (Blizzard Entertainment, 2004) are often purchased using real currency for virtual objects. It should be noted, however, that online articles and noticeboards discussing similar transgressions are also evident in other MMORPG games such as Runescape (JageX Software, 2001).

This transition of widespread fraudulent actions within online gaming raises multiple interesting developments within the discussion of white-collar criminality and video games. The onset of mass interaction within the virtual spaces has effectually allowed a democratised version of white-collar criminality to proliferate. Whilst in the offline world such crimes are generally the preserve of those with high social capital, which facilitates the deception that underpins such crimes; in the virtual world this is not the case. Success in video games is not relative to success in 'normal' walks of life. Whether a 15-year-old child, a highly educated adult or an individual who would usually be deemed rather unsuccessful and marginalised within main stream society, all have the ability to reach the upper echelons of the respective MMORPG ludodromes. Further to this, the importance of appearing to fit in within the area fraudulent offences are committed are omitted due to the use of

avatars, thus they can legitimately present at the scene with relative ease. Insider knowledge would be relatively easy to come by if the individual has embedded themselves within the online realm for a relatively short period of time. Finally, just as white-collar crime generally takes place in private is highly relevant. Whilst the acts are committed within virtual online networks, the players targeted are generally situated within the comfort of their own home thus are likely less guarded. Within this, the chapter proposes that video games have facilitated the democratisation of white-collar criminality, allowing it to be a viable form of deviancy to an ever increasing number of individuals that choose to exercise their special liberty to gain status and virtual material object within games. As Croall (2001) states, the ambiguity of legal and criminal status is of importance. As shown within the reference to The Big Bang Theory and the comments from senior members of the National Crime Agency, such deviant acts are indeed ambiguous.

Further to the changes within those using white-collar criminality for their gain, the population that engage with MMORPG as a form of leisure are usually not of the same demographics that are targeted by white-collar criminals in the traditional sense. Increasingly, white-collar criminality as well as cyber criminality targets those whom are less technologically adept within instances, it is aimed at individuals and not businesses. The demographics of MMORPGs usually being relatively young and technologically savvy (De Silva, 2019; Yee, 2004); from this we can also hypothesise a shift in the targets of such criminal transgressions.

Some would argue that such deviant transgressions such as those discussed within the World of Warcraft game are not important enough to warrant the attention of criminological study. Drawing upon Clarke's recognition of white-collar criminality and how they are handled reflecting the special circumstances of these offences, however, the author would disagree. It is put forth that such games are reflections of

society more generally. As Tudor (2019) notes the late-capitalist landscape emphasises sovereignty within neo-liberal economics and consumer capitalism. Investigating fraud, Tudor notes that the harmful outcomes of such behaviour are often rendered secondary considerations to the primacy ideals such as sovereignty and competition (Tudor, 2019). Drawing upon the proposal of the democratisation of such deviant acts within the ludodrome, we propose we can observe a reflection of terrestrial acts within the white-collar criminality of MMORPGs quite clearly. However, the examples put forth so far have been of a relatively minor magnitude. As Tudor (Tudor, 2019) states, both material and symbolic survival is at the fore of the individual's sense of sovereignty, thus failure to achieve this must be negated entirely. Acts of white-collar criminality in video games could be seen as a way in which the individual seeks to regain control of such in the virtual realm once being unable to grasp it within the real world, something we must consider whilst accounting for the increasingly alienating and inaccessible consumer culture in modern society (Hall, Winlow, & Ancrum, 2008). As Veblen (2005) and Hall et al. (2008) highlight, the symbolism of conspicuous wealth is of increasing importance within the demography we are discussing, and as Atkinson and Rodgers (2016) puts forth, within the ludodromes the individual can exercise their darkest desires wantonly. In such liminal realities as the MMORPG ludodromes alongside the other areas, we have presented variations of white-collar criminality embedded within, ranging from the industry in general, the coding of the games and the online communities. The MMORPG, Eve Online (CCP Games, 2003), however, is perhaps the foremost example of such cases and is worthy of attention within a discussion that seeks to recognise such forms of deviancy and being normalised and proliferated within video games.

EVE ONLINE: PONZI SCHEMES IN THE
LIMINAL REALITY

EVE Online (CCP Games, 2003) is a PC-based MMORPG released in 2003. The game is based in space, with over 7,000 star systems for the players to navigate through. A subscription to the game is a monthly cost of £9.99 at the time of writing. The breadth of detail within the virtual world is unparalleled, with players actively engaged within an unscripted economy that fluctuates due to occurrences such as warfare and the player-influenced political systems. The scale of 'warfare' with the game is unprecedented, with battles recorded as lasting as long as 21 hours (CBS News, 2014). This is where the game mechanics become interesting, however. Such battles have been noted to have caused 'recessions' within the virtual world. As resources such as iron must be mined, and if a player's ship is destroyed within the fighting they must start again, mass battles have caused resource deficits and crashed the economy on occasion. Within the game, players can pick numerous roles and approach. Indeed, the original inspiration for this book was a friend explaining how within the game he acts as a virtual bandit, hacking other player's ships and demanding resources as ransom. Again, here we see white-collar criminality as being a normalised form of deviancy within video games. However, Eve's sheer complexity offers some interesting case studies.

Eve Online's (CCP Games, 2003) currency is known as Interstellar Kredits (ISK). As aforementioned, the complex nature of the game, i.e. mining for materials directly affecting the virtual economy is rather unique. Between players, there are around 1.2–1.4 million transactions a day. The complexity is of such a level that in June 2007, Dr Eyjolfur Gudmundsson was hired to be the game's economist and calculate inflation, create the quarterly economic newsletter and understand the effects of

the in-game play (Hillis, 2007). Gudmundsson has stated that studying the economy of the game allows critical questions of real-world economics to be explored. The white-collar criminality within the game is stark though; banks run by players are commonplace within the virtual world and it is not unheard of for players to 'disappear' with other players' money. As previously mentioned, if a player's ship is destroyed in a battle, they cannot just re-start as in most computer games. The spaceship is lost for good. Due to this a thriving insurance industry run by players has developed. Again, as with the banks, this has created a space for white-collar criminality to thrive. Internet searches found various articles reporting single instances of fraud costing players 850 billion ISK (Geere, 2010). Due to the way in which players can buy membership to the game, via purchasing a month's pass in either virtual (ISK) or actual money, it is possible to equate the theft of such currencies into British sterling, with 850 billion ISK being valued at around £42,000. Within this instance, by the player named 'Bad Bobby', the player proceeded to purchase a 'space craft' that was virtually invincible and put a large bounty on his own account to taunt players (Geere, 2010). It is within instances such as this that the need or conspicuous consumption for one's own validation is highlighted. Other cases, other more abjectly abhorrent approaches to deception are also apparent including a player who, using multiple accounts, orchestrated a complex deception in which she faked suicide with the aim of duping players into donating virtual currency (Messner, 2016).

Such scams, however, are, while morally dubious and increasingly normalised within such gaming communities, contained within the ludodromes. However, examples of such actions influencing the terrestrial are evident including death threats over such disreputable approaches to game play (Drain, 2017). Due to the 'pay-to-play' system, alongside the ability to use real-world currency to purchase virtual items,

the game has displayed the ability for fraudulent behaviour to transgress past the ludodromes and generate real-world income through nefarious means. The most prominent case being that of a player using the pseudonym 'Richard' from Australia (King, 2009). Richard reportedly spent over a year working up the ranks of Ebank and gaining the trust of fellow players within the Eve Online (CCP Games, 2003) community. He reports that he received a scam email which offered to buy in-game currency in exchange for actual currency. Struggling with real debt, the 27-year-old tech worker decided to engage in virtual embezzlement. What followed was the player skimming 200 billion ISK from the virtual bank to sell on the 'black market'. The player profited a total of $6,300 American dollars which he used to pay for his son's medical treatment and for a deposit on a family home. For converting the virtual currency into actual currency he received a ban by the creators of the game, whom claimed whilst scams are actively encouraged as a part of the game, selling virtual currency for actual currency is a breach of the rules. When interviewed about his actions, Richard stated:

> *It was a very on the spot decision…I'm not proud of it at all, that's why I didn't brag about it. But you know, if I had to do it again, I probably would've chosen the same path based on the same situation*
> (CCP Games, 2003)

Here we can observe what Hall (2015) defines as special liberty alongside the development of deviancy within the ludodromes (Atkinson & Rodgers, 2016) transitioning from isolated incidents in which such actions are contained within the virtual realm and offer profitable opportunities in the terrestrial world in legally grey areas. The comments by the player also echo the findings of Tudor (2018) within her work

with those convicted of Fraud. As previously mentioned, the participants of the study rendered harmful outcomes of their actions as secondary.

CONCLUSION

As with various other areas this book has sought to shine a spot light upon, little to no academic work has been conducted in this area. As such this chapter has been reliant upon data garnered from various Internet blogs, bulletin boards and media outlets. Whilst this has been a deficit in terms of the usual approach to academic criminology, it is hoped this chapter offers a starting point for future research. This chapter has sought to highlight that as video games have evolved, increasingly centred around player interaction via the Internet, deviant approaches to generating both virtual and real game currency have become possible. Instances of white-collar criminality are embedded within all levels of the gaming industry to varying degrees at different points historically. It is not proposed that video games will teach individuals how to commit white-collar criminality, but it proposed that, especially within MMORPGs such as EVE Online (CCP Games, 2003) and World or Warcraft (Blizzard Entertainment, 2004), the virtual space has facilitated the democratisation of white-collar criminality, especially fraud. It has opened a space in which individuals can utilise positions of (virtual/pseudo) status to deceive others for their own benefit, often in a manner they could not in the real world but can within the ludodrome. Alongside this, due to the demographics of those whom use such games as a leisure past time, there has been a shift in the demographics of victims. However, just as with traditional forms of white-collar criminality, the legal status of such

actions is blurred. The offences as seldom recognised as a form of criminal transgression even when generating actual (not virtual) income. Both the former prime minister and members of the National Crime Agency have acknowledged such actions as criminal and labelled them a precursor to serious cyber-criminality. The virtual playground of the ludodromes could therefore be perceived as an environment in which cybercriminals may be facilitated to 'hone their craft' in an environment in which such actions are normalised and, dependent on the rules of the game in question, actively encouraged.

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