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Turkish Studies - Social Sciences

eISSN: 2667-5617

Research Article / Araştırma Makalesi



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In a Conceptual Debate on The Elimination and Possibility of Revocation in Non-Commercial Sales Between Cash and Prepaid Sales*

Peşin ve Hazırlar Arasındaki Ticari Olmayan Satışlarda Cayma Hakkı ve Olabilirliği Üzerine Kavramsal Bir Tartışma

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Abstract: In the trade equation that constitutes the basis of marketing policies, businesses face the consumer in offering and making the goods and services they produce accepted. Therefore, the consumer is a very important variable, especially in terms of acceptance. In addition, although goods are concrete and service is an abstract concept in this equation, shopping will become possible thanks to the decision-making, bargaining, preference and acceptance of the consumer as a thinking entity. In other words, in any shopping transaction of a human consumer; knowingly or unknowingly feelings, thoughts and behaviors will be able to make an impact. When this situation is taken into consideration in a significant way, it makes today's trading systems of developed economies consumer-centric. Therefore, many legal and administrative regulations are made for the protection of the consumer within this system. As a matter of fact, it is the consumer who is weak in terms of protecting and guaranteeing their rights from these variables. In the Turkish Commercial Code, the Law on the Protection of the Consumer, the right of withdrawal is regulated in detail in the service with defective goods and consumer contracts. When the same law is analyzed from the consumer point of view, there is no doubt about the validity of the withdrawal provisions brought in favor of the consumer. Based on these opinions, the aim of the study is; it is aimed at further developing the existing right and possibility of withdrawal in non-commercial sales between cash and preparations. Its contribution to the field indicates the importance of the study. In addition, in terms of the legal debate, in this study, a proposal will be made to introduce the right of withdrawal in non-commercial sales between cash and preparations.

Structured Abstract: Especially in the current century, Total Quality Management, a new and contemporary management approach developed by the Japanese; The "customer pays my salary, not the boss" philosophy shows how sensitive, key and critical consumer management is. In addition, today, it is inevitable that a consumer whose needs and desired goods and services are not met in the appropriate place, time and condition

*Bu makale, İNCOSOS üsküp'te sunulan sözlü bildirinin makale formatında hazırlanmış halidir.

This article is an article prepared in the format of the oral presentation presented in INCSOS Skopje.

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Cite as/ Atıf: Yücel, R. & Can, O. (2021). In a conceptual debate on the elimination and possibility of revocation in non-commercial sales between cash and prepaid sales. *Turkish Studies-Social*, 16(1), 441-447. <https://dx.doi.org/10.47356/TurkishStudies.39389>

Received/Geliş: 20 October/Ekim 2020

Accepted/Kabul: 20 February/Şubat 2021

Checked by plagiarism software

Published/Yayın: 25 February/Şubat 2021

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will change their preference and quickly turn to competitor options. Therefore, the manufacturer should accept a consumer whose request is not met as an engineer who needs to design a product that meets his expectations and should never be neglected. Looking at the exchange systems of the economies of developed countries; the consumer is a very important and significant variable in terms of its location and location. For this reason, it is necessary for the consumer to be protected, to feel comfortable and safe, to be satisfied and satisfied with the goods and services they receive in the current shopping process. Thus, the dependence of the consumer on the goods and services he receives is ensured and this situation may cause him to create new consumers. For this, many legal and administrative regulations are made on the same subject. Moreover, since such regulations affect the perception and understanding of the consumer, they play a very important role on shopping attitudes and behaviors. Therefore, it is considered that the consumer is in the final and weak position in the current system. On the basis of this approach, the study; it is about finding an answer to the question about the consumer, the legal and administrative reasons for the right of withdrawal in non-commercial sales between cash and preparations, and how to make it more effective. In this context, in the study; it is argued that the right of withdrawal should also come up in non-commercial sales between cash and ready ones.

Concerning the subject of study, in the conceptual framework, first of all, the consumer law has clearly defined the right of withdrawal of the consumer. Right of withdrawal; Due to defective goods and services in the Law on the Protection of the Consumer; It has been stipulated in installment sales contracts, consumer loan contracts, prepaid housing sales contracts, contracts established outside the workplace, distance contracts, distance contracts for financial services, timeshare and long-term vacation service contracts. In this sense, in terms of consumer law, the right of withdrawal is not regulated, apart from the existing contracts. Therefore, the right of withdrawal introduced in the consumer law is limited, except for those listed, a right of withdrawal is not recognized in the same law. However, due to the reasons clearly stated above, the issues stated in the relevant contracts are incomplete and not sufficient for the protection of the consumer. In addition, regarding the subject of the study, the aim, scope, necessity and importance of the right of withdrawal in consumer law and the recognition of the right of withdrawal in traditional sales were tried to be put forward. In this respect, it is thought that it will contribute and support the arguments about consumer law put forward in the study.

Regarding the findings and discussion part in the study; for qualitative research method and research, conceptual analysis method was preferred. The method of analysis has been chosen in the conceptual part of the study to support the arguments made for consumer law and contracts. In addition, studies on the subject in the same direction have been compared with similar and different aspects and analyzed with examples. Regarding the results and suggestions part, today, after globalization, communication, transportation, technological and economic and social changes; By the enterprises, goods and services are produced in a very comprehensive way and marketed to consumers at national and international level. In our age, in such a wide perspective, such a situation has become a necessity as well as helping to strategically shape the plans, policies and programs of a consumer management in businesses. In this sense, there are many factors that affect the decision-making of the consumers regarding the options of the businesses in the processes of commercial activities. Naturally, with the effect of such issues, consumers often make instant decisions within the scope of shopping and only withdraw and regret after a certain period of time. Therefore, one of the most important of these factors is the consumer's right of withdrawal. Especially in this study, how vital this issue is has been underlined once again. The reason for the right to withdrawal also arises in commercial sales between cash and ready ones. Therefore, the right of withdrawal should be granted in these sales. With this right, if there is a retrospective material return, it should be given to the seller at a rate of 10 percent. The withdrawal period of the consumer, for example, should be 2 or 3 days. In this sense, on media basis; It was mentioned in the study that the presentation of technological products such as viral advertisements and artificial intelligence contributes a lot to marketing and shopping techniques. Such techniques have support for businesses' commercial and marketing efforts. Such techniques have support for businesses' commercial and marketing efforts. However, these not only negatively affect consumers in terms of morale and trust, but also weaken their loyalty. As a result, with the expansion and development of the right of withdrawal, the material and moral rights of consumers can be protected. Thus, they will contribute to the consumer psychology dimension.

Keywords: Consumer Law, Consumer Contract, Consumer, Revocation, Advance Sales.

Öz: İşletmelerin pazalama politikalarının temelini teşkil eden ticaret denkleminde, ürettikleri mal ve hizmeti sunma ve kabul ettirmede tüketicisi ile karşı karşıya kalmaktadır. Bu yüzden, özellikle kabul görme açısından

tüketici çok önemli bir değişkendir. Ayrıca, bu denklemde mal somut ve hizmet ise soyut kavramlar olmasına rağmen, düşünen bir varlık olan tüketicinin karar verme, pazarlık, tercih ve kabulü sayesinde, ancak alış-veriş mümkün hale gelebilecektir. Diğer bir ifade ile bir insan olan tüketicinin herhangi bir alış-veriş işlemi; bilerek ya da bilmeyerek duygu, düşünce ve davranışları etki yaratabilecektir. Bu durum kaydadeğer bir biçimde dikkate alındığında, günümüzde gelişmiş ekonomilerin ticaret sistemlerini, tüketici merkezli duruma getirmektedir. Dolayısı ile bu sistematik içinde tüketicinin korunması için birçok yasal ve idari düzenleme yapılmaktadır. Aslına bakılacak olursa, bu değişkenlerden haklarının korunması ve garanti edilmesi bakımından zayıf durumda olan tüketicidir. Türk Ticaret Kanununda, Tüketicinin Korunması Hakkındaki Kanunda, cayma hakkı, ayıplı mal ile hizmette ve tüketici sözleşmelerinde ayrıntılı olarak düzenlenmiştir. Aynı kanuna, tüketici yönünden bakıldığında, tüketici lehine getirilmiş olan cayma hükümlerinin yerindeliğine yönelik kuşku bulunmamaktadır. Bu görüşlere dayanılarak çalışmanın amacı; peşin ve hazırlar arasındaki ticari olmayan satışlarda, var olan cayma hakkı ve olabirliğinin daha da geliştirilmesine yöneliktir. Alana katkısı ise çalışmanın önemine işaret etmektedir. Ayrıca, olması gereken hukuk tartışması bakımından, bu çalışmada, peşin ve hazırlar arasında ticari olmayan satışlarda da cayma hakkı getirilmesine yönelik bir öneride bulunulacaktır.

Anahtar Kelimeler: Tüketici Hukuku, Tüketici Sözleşmesi, Tüketici, Cayma, Peşin Satışlar.

Introduction

Today, the trade systems of developed economies are located at the consumer center and many legal and administrative arrangements are made for its protection. Therefore, it is considered that the consumer is in the final and weak position of the system. Thus, the consumer's right of withdrawal is one of the rights arising from this justification. Law on Consumer Protection provides many withdrawal rights for consumers. Moreover, the rationale for recognition of the right of withdrawal is also valid for non-commercial sales between cash and ready ones. In this study; it is argued that the right of withdrawal should be brought to the agenda also in non-commercial sales between the advance and the ready ones. The study is handled under four headings. In the first chapter of the study, the right of withdrawal in consumer law is mentioned. In the second chapter, the purpose and necessity of the right of withdrawal in consumer law is discussed. In the third chapter, the opinions regarding the right of withdrawal in traditional sales are given. In the conclusion chapter, a general evaluation of the study was made.

1. Right of Withdrawal in Consumer Law

Many items of the Law Number 6502 on Consumer Protection have been given the right of withdrawal from consumers. In short, the right of withdrawal is the consumer's renunciation of a contract without giving any reason and without paying penal clause. In contracts where the right of withdrawal is granted, the right holder can unilaterally terminate the contract within a certain period of time without giving any justification and paying penalty (Baysal (a),2017). In this respect, the consumer is no longer bound by the contract he has established (Serozan, 2007; Özen, 2015; Buz,2005). Right of withdrawal; due to defective goods and services, the Law on the Protection of the Consumer is stipulated in installment agreements, consumer loan agreements, prepaid housing sales agreements, contracts established outside the workplace, distant and financial services, distance and long-term holiday service agreements. However, with respect to consumer law, the right of withdrawal is not regulated except in these contracts. Therefore, the right of withdrawal introduced by the consumer law is limited and a right of withdrawal is not recognized in the same law.

2. Purpose and Necessity of Right of Withdrawal in Consumer Law

This right, without going into an in-depth discussion of the philosophy of law and the law of contracts, the right of withdrawal has emerged as a remedy for the individual model that cannot make a rational assessment created by the consumer society (Atamer,2016). In this way, the liberal person who wants to use his free will before establishing a contract will get rid of the negative effects of

information pollution; with the right of withdrawal after the establishment of the contract, the person will be given the opportunity to think again about the contract he has established and change his mind (Baysal (b),2017). Therefore, the right of withdrawal; it does not contradict the basic proposition of the liberal economy. However, in the doctrine, the right of withdrawal by weight is seen as an exception to the principle of loyalty in the contract law (Baysal (b),2017). According to Baysal, the common purpose of the right of withdrawal and the principle of adherence to the contract is to ensure the fairness of the contract. In fact, with the recognition of the right of withdrawal, the continuation of a contract that will not be in favor of both parties and is removed from the legal order even at the beginning. The reason for the right of withdrawal is recognized in this sense to ensure equality between the parties (Çağlar,1999). The main reason for the right of withdrawal is the protection of the weak side of the contract (Baysal (a),2017). One of the reasons for introducing mandatory provisions in the field of contracts in our legal system is the protection of the weak (Hameti,2011; Oğuzman,2015). In fact, although both sides of the convention are assumed to be equal in the liberal legal order, this is not the case. In the face of the variety of goods and services, it can be thought that the individual has a great chance to choose the seller and the product at first glance (Baysal (a),2017). But this is not the truth. Today, individuals find themselves in a huge amount of information and advertising pollution with the effect of advertising activities and computer technology related to goods and services. It is very difficult to find the right product and service through this pollution. Nowadays, it will not be a valid basic proposition to say that the person who is overwhelmed by all this diversity will always make the right choice for himself (Baysal (a),2017). In the liberal economic system and consequently in the legal system, free individuals and their free decision-making process must live (Baysal (a),2017). Otherwise, the system will not function properly. Nowadays, the absence of free individuals does not enable a rational individual and a free functioning economic system and autonomy of law. Therefore, it is now difficult to speak of a fully rational individual. On the other hand, the will of consumers is influenced in various ways. Marketing techniques are developed on the basis of individuals who are influenced in their choices and therefore make many mistakes. These techniques influence the will completely and autonomous will is no longer mentioned. Thus, the dogma of rational individuals collapses when market conditions are taken into account, and even if there are individuals who act as fully rational in the contractual relationship as suggested; today, instead of the marketing techniques that push us to make a contract, the majority of the semi-rational consumers are prepared with consideration. In particular, if the reasons for the right of withdrawal are examined, the right of withdrawal is granted, especially in distant contracts, because the consumer has difficulty in obtaining information before establishing a contract. Furthermore, the main reason for the right of withdrawal in credit contracts is the complexity of these relationships and the difficulty of understanding them (Baysal (a),2017). Consumer loan agreements were granted the right of withdrawal for the first time. In the justification of the provision, the complex nature of such relations is not shown as the purpose of recognition of the right of withdrawal. The rationale emphasized that the consumer should be prevented from receiving credit exceeding the solvency, and for this, a period in which the consumer can easily consider whether he can pay the credit is emphasized (TKHK). As a result, the underlying idea of the right of withdrawal is the need to protect the weak. However, in this study; that the consumer is weak in sales contracts that are physically encountered in the usual contracting spaces, such as stores, and that are negotiated; in this context, it is argued that there is no independent and good decision-making consumer at the liberal economic level and therefore the right of withdrawal in classical sales should be recognized, albeit limited.

3. Discussion on the Recognition of the Right of Withdrawal in Traditional Sales

Liberal legal order; legal considerations based on the assumption that persons with autonomy of will decide to establish contracts (Ateş, 2007) with their free will; It is thought to remain a nostalgia in the face of changing technological developments in the last 20th century. Especially with the rapid development of the Internet, the role played by artificial intelligence will bring legal thought

to a completely different ground in the near future. Moreover, in the world in which capitalism began to spread; the means by which global enterprises are limited to the methods used in the provision of goods and services are not at the desired level, although the law tries to stop them to some extent. As an example, the news in the press reports that search engine Google is listening to media. When the Internet search engine is researched on Google, whether it is listening to us,¹ a section of the relevant news is given below.

.....Android and IOS operating system, thanks to the microphone system of smartphones, Google or other advertising organizations are argued to take action. For example, you talk to a friend on the phone about pets. From the moment you end the phone call, Google may understand that you are interested in pets and may start showing ads about animals such as cats, dogs, birds, or fish. This is not a proven indication, but the fact that people often witness such situations may bring us to mind that Google or other advertising organizations are listening to us. As it is known, Google is a very big advertising company and shouldn't be seen as just a search engine. Every day, billions of people search Google and that's why Google turns its audience into earnings. So how? Large and small companies around the world want to introduce themselves. That's why they usually refer to Google ads. By paying a fee they ask Google to promote their company and show their ads to people searching on Google. Google allows these companies to click on ads by showing them on search engine websites or videos on Youtube. In this way, both website owners earn advertising, and Google provides the interaction between the advertiser and the publisher, and receives a commission fee. Advertisers also promote their companies in the best way. In short, there is a double satisfaction. Exactly the Google advertising system is operated in this way. That is, the more clicks on ads, the more Google and ad publishers earn a lot. Therefore, Google always aims to show people related ads to it so that the clickthrough rate increases. Because the clickthrough rate depends on showing relevant ads to the individual, Google will want to do it best. Now stop and ask yourself the question: Can Google be listening to us through smartphones to understand our interests? Now stop and ask yourself the question: Can Google be listening to us through smartphones to understand our interests? Can Google be listening to you through smartphones to understand our interests? A company in the world of smartphones listening feature, says that very easily implemented. So how can this be done? The system works as follows: for example, the words related to the car tire, sedan and rim words should be determined. As soon as your phone microphone detects these words, the system understands that you are chatting about cars. So, it's not really a difficult process, maybe the software phase can be completed in a few days. But still Google says the last word, if they claim to not listen, then they do not listen.

Although these issues are not proven; in addition to the continuous influence of communication tools such as internet, television and radio, it is clear that the area under which it is most influenced is advertising. In this respect George Orwell; "there will be a screen everywhere and we'll have to watch those screens ". According to another study, an average urban person is exposed to thousands of ads per day. According to research, consumers are exposed to an advertisement every 20 seconds². In short, every time a person is awake, there is an advertisement. In this competition, it is clear that advertising companies follow many consumer-oriented strategies. It is a common method by which advertising companies use some techniques to achieve this, viral marketing (Barutçu, 2011; Yücel, 2010: 37-39), mobile viral marketing and viral advertising. Therefore, it is not possible to state that the will of such a professional and serially affected consumer is free and that he has contracted with it. In addition, there is a lot of scientific research and evidence that subconscious advertising is guided by consumers' preferences. Subliminal advertisements involve the introduction of products or services that the subconscious can perceive through some technical devices (Sungur, 2007). It is a fact that consumers' preferences in products and services are increased with

¹<http://yazarkafe.boomads.com/Detail/824957/google-bizi-mi-dinliyor-yuzlerce-kanit>.

²<http://www.iyzico.com/blog/e-commerce-firmalari-icin-viral-advertis-//E.T.1.6. 2019>

these advertisements. As in many countries, in our country, the Radio and Television Supreme Council subliminal advertisement, “using very short-term images in television broadcasts through technical devices; it is defined as messages about the introduction of products or services that the audience can only perceive with the subconscious. Our laws also prohibit confidential advertising and subliminal advertising in terms of consumer protection. Clause 20 of Law Number 3984, “the ads should be arranged in such a way that they can be clearly and easily distinguished from the other elements of the program service, in a visual and auditory manner, and the ads that are perceived by the subconscious should not be allowed” adjudicated. According to the Clause 11 of the Regulation on Payment of the Supreme Board Shares of the Principles of Advertising and Broadcasting of Radio and Television Organizations and Advertising Revenues; ***“in publications, advertising cannot be made confidential. In programs, products or services may not be served for advertising purposes unless explicitly stated that there is advertising. It is forbidden to publish ads that allow the subconscious to be perceived by using electronic devices or other devices that give images for very short periods of time or in a way that the viewers cannot realize what their structures are.”*** However, subliminal advertising has been banned in our country and in many parts of the world, but no structure has been established to check whether all advertisements and films contain subliminal messages. In addition, the traditional model in an environment where the shop and before the environment, the perception of the consumer is directed to see the physical product constantly; considering the advantages of physical presentation with different techniques, price reductions, needs, and methods of influencing professional sellers, it will be seen that there is no different area than the areas where the right of withdrawal is recognized. In contract areas where the right of withdrawal is recognized, the idea of consumer protection should now be included in the sales of the traditional model. Because the main purpose of TKHK is the protection of consumers, the weak side of the contract (Serozan, 1996; Zevkliler&Aydoğdu, 2004; Battal,1998). In this case, the right of withdrawal should also be introduced in non-commercial sales between cash and ready ones, where the consumer's will is under extreme influence. This idea will be in line with the reason that consumer is considered weak and the right of withdrawal is recognized. From this point of view, it is thought that consumers who buy products that are not immediately consumed in the traditional model should be given the right of withdrawal for a limited time. This period may be 2 or 3 days from receipt of the product. It is even possible to provide different times. However, once the right of withdrawal is granted, the costs of providing such goods and services to the seller company, must be reflected to the consumer. Thus, it will be possible to prevent malicious right of withdrawal. For this purpose, we recommend that 10 percent of the seller is entitled to rights. For example, when a consumer uses his right of withdrawal, a refund of at least 90 TL may be paid for a device sold for 100 TL. However, it is possible to discuss issues related to this ratio and duration.

4. Conclusion

Today, thanks to transportation, technological and economic developments, businesses produce very high levels of goods and services and trade it in every way. Therefore, such a situation also helps to shape consumer management and policies and programs of enterprises. In addition, there are many factors that affect consumers' decision-making in processes related to commercial activities. As a result of this, consumers generally make instant decisions within the scope of shopping, and only after a certain period of time do they withdraw. Therefore, one of the most important factors is the consumer's right of withdrawal. In the study, it is underlined once again how important this is. In cases where the right of withdrawal is recognized, the reason for this right is recognized in commercial sales between cash and ready ones. Therefore, the right of withdrawal should be granted in these sales. With the right of withdrawal, if there is a retrospective financial reimbursement, the seller should be given a rate of 10 percent. The withdrawal period should be a short time, for example 2 or 3 days. In this study, in this sense; it has been mentioned that the presentation of technological products such as viral advertisements and artificial intelligence

contributes significantly to marketing techniques. Of course, such techniques have an important role to play in the efforts and initiatives of businesses to increase sales. However, they have a negative impact on consumers both materially and spiritually and so they reduces their satisfaction and loyalty. Finally, besides the development of the right of withdrawal and the protection of the material and moral rights of consumers; they will also be provided with psychological support and service.

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