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# White-collar crime: Detection and neutralization in religious organizations

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## ABSTRACT

Policing religious organizations represents challenging situations. When suspicion of financial crime by white-collar criminals occurs, then secrecy and trust represent obstacles in law enforcement. This article discusses lack of detection and neutralization techniques often applied in religious organizations. There may be too much trust, too much freedom, too much individual authority, too little skepticism, too much loyalty and too little control of the financial side in religious organizations. There may be no empirical evidence for the proposition that religion has a deterrent effect on crime, although sociologists and criminologists have long recognized the potential links between religious belief and delinquent behavior.

Keywords: law enforcement, policing, crime detection, crime neutralization, religious organization.

## BIOGRAPHY

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# White-collar crime: Detection and neutralization in religious organizations

## INTRODUCTION

A professor of religion at a university in Norway, Tjørhom (2016: 12), argues that in some situations, the Catholic Church seems to decouple itself from the common moral and social obligations:

The indictment against Oslo Catholic Diocese was recently announced. The chief financial officer is accused of serious fraud, with a maximum possible sentence of six years. On the part of Oslo Catholic Diocese, the allegation involves a fine of one million Norwegian kroner (\$120.000). Bishop Bernt Eidsvig avoided indictment because adequate evidence of guilt does not exist. Management in Oslo Catholic Diocese has undoubtedly adopted reprehensible methods when members were registered as a basis for allocation of state subsidies.

Norway is a small country with a population of only five million inhabitants. Nevertheless, suspicions of white-collar crime regularly occur in religious organizations. When a priest and managing director of a religious organization was caught and convicted to four years in prison for embezzlement, many religious leaders were shocked by the news that the defendant had spent the money on parties with prostitutes in Spain. However, suspicion seldom leads to detection and prosecution.

This article addresses the following research question: How do religious organizations handle suspicions of white collar crime?

## WHITE-COLLAR CRIME

White-collar crime is committed for financial gain in an organizational setting by deviant behavior. The motive for crime is profit that can help avoid threats or help reach desired

goals. The location for crime is the organization to which the offender belongs or is associated. The behavior for crime is deviant from normal behavior (Benson and Gottschalk, 2015).

White-collar crime is now synonymous with the full range of financial crime committed by business and government professionals. These kinds of crime are characterized by deceit, concealment, and violation of trust, and are not dependent on the application of threat of physical force or violence. The motivation behind this kind of crime is financial – to obtain or avoid losing money, property, or services or to secure a personal or business advantage. These are not victimless types of crime.

White-collar crime is financial offences by persons of respectability and high social status in the course of their occupation. It is crime by high-status offenders who are powerful in society, and who abuse their powers for organizational and/or personal gain.

Offenders in white-collar crime belong to the elite in society (Sutherland, 1940). Most people in society do not have an opportunity to commit white-collar crime. Most people may be able to commit financial crime, but they are not in a position to commit white-collar crime. Only the elite in society have an opportunity to abuse trust in an organizational setting. Examples of elite members include business entrepreneurs, market investors, executive managers, department heads and professionals such as lawyers and doctors.

The typical profile of a white-collar criminal includes the following attributes (Gottschalk, 2016):

- The person has high social status and considerable influence, enjoying respect and trust, and belongs to the elite.
- The elite have generally more knowledge, money and prestige, and occupy higher positions than others in the population.

- Privileges and authority by the elite are often not visible or transparent, but nevertheless known to everybody.
- The elite can be found in business, public administration, politics, congregations and many other sectors in society.
- Elite is a minority that behaves as an authority towards others.
- The person is often wealthy and does not really need crime income to live a good life.
- The person is typically well educated and connects to important networks of partners and friends.
- The person exploits his or her position to commit financial crime.
- The person does not look at himself or herself as a criminal, but rather as a community builder who applies personal rules for own behavior.
- The person may be in a position that makes the police reluctant to initiate a crime investigation.
- The person has access to resources that enable involvement of top defense attorneys, and can behave in court in a manner that creates sympathy among the general public, partly because the defendant belongs to the upper class similar to the judge, the prosecutor and the attorney.

## RELIGIOUS ORGANIZATIONS

Financial crime in organizational settings where the common denominator is faith is extremely difficult to detect, investigate and prosecute. Only by exception are white-collar criminals caught and brought to justice. Are Blomhoff was a respected Methodist pastor and managing director of the Betanien Foundation in Bergen in Norway. He was convicted to prison for embezzlement and fraud against the foundation. Based on the Betanien case and other similar cases, it is relevant to phrase the following questions: Is there too much trust, too

much freedom, too much individual authority, too little skepticism, too much loyalty and too little control of the financial side in religious organizations? Is trust often betrayed in terms of white-collar crime in religious institutions (Fleckenstein and Bowes, 2000)? According to Owens and Shores (2010), most white-collar crime incidents are exploitations of trust, which can be fostered by a shared religious identity between the victim and the perpetrator. Are social religious networks an attractive arena for white-collar criminals (Shores, 2010)? Is the morale of not acting illegally blinded from a chance perspective when an attractive opportunity arises? Do shared religious beliefs lead to less acceptability of white-collar crime (Corcoran et al., 2012)? Many questions are asked and can indeed be put forward concerning white-collar criminals in religious organizations.

Heaton (2006) found no empirical evidence for the proposition that religion has a deterrent effect on crime, although sociologists and criminologists have long recognized the potential links between religious belief and delinquent behavior. Hofmann et al. (2014) found that religious and nonreligious participants did not differ in the likelihood or quality of committed moral and immoral acts. Some may argue that it is the will of God, and therefore they can violate the law. Some religious individuals portray themselves as more moral than others (Arnesen, 2014).

Valland (2015) reported a case of a father and son, where the son was a pastor in a church as well as employed in the Norwegian military. Father and son were indicted of having swindled the military of several million Norwegian kroner. The father was accused of setting up a fake company from which the son bought and paid for fake services to the military. Similarly, Thompson and Schmitt (2007) reported the case of major Cockerham who was active in the New Friendship Baptist Church. The congregation in the church celebrated Cockerham's last promotion with a parade. At his son's baptism, he told fellow worshipers that he hoped to instill in his children the values he had wrested from his hardship. Cockerham was sentenced

to 17 and ½ years in prison for accepting bribes from Army contractors (Thompson and Schmitt, 2007).

## BETANIEN CASE

Are Blomhoff (born 1952) was a priest and the CEO at diaconal institution Betanien Foundation. The foundation runs nursing homes, kindergartens and other social institutions in Norway. In addition, it is in charge of a nursing home for retired Norwegians in Spain. Blomhoff frequently visited the nursing home in Spain and bought himself an apartment in the neighborhood. He opened a bank account for himself in a local Spanish bank and started to transfer some Betanien money to his private bank account in Spain. The embezzled money paid for his housing expenses as well as wild parties, where he paid local prostitutes to join his parties. Two junior employees at Betanien tried to blow the whistle on Blomhoff, but nobody on the board of directors believed their accusations of wrongdoings on the part of the priest and chief executive. Therefore, Blomhoff's embezzlement could continue for many years. Finally, someone on the board of directors believed the whistleblowers, and the board hired fraud examiners from BDO to investigate the matter. BDO investigators found evidence of several million Norwegian kroner embezzled by Blomhoff, and he was later sentenced to 3 years in prison by a district court (Drammen tingrett, 2015).

Are Blomhoff was a respected Methodist pastor decorated by King Harald in Norway. Blomhoff headed the church-funded Betanien foundation in the city of Bergen that ran a local hospital, a college, a day care center, and a nursing home in Spain. Late 2013 he was defrocked and charged with one of the largest cases of serious fraud in a religious organization in Norway. Blomhoff's massive fall from grace started earlier that year, after two whistleblowers informed the board on the Betanien foundation of financial irregularities concerning its nursing home operation in Spain. Blomhoff was charged with siphoning off

14.6 million NOK (2.4 million US dollars) from the nursing home's bank account. Blomhoff had authority over the Spanish bank account that regularly received funding from the foundation in Norway. Blomhoff allegedly used the account as his own personal wallet, and used the bank card tied to the account for personal use over a period of at least seven years. When first confronted with the suspected swindle, he admitted to siphoning off funds. Betanien's board reported him to the police when the extent of the fraud became known, and he was arrested.

### SKJERVØY CASE

Skjervøy is a municipality in Troms County in Norway. The administrative center of the municipality is the village of Skjervøy on the island of Skjervøya, where most of the three thousand inhabitants live. The main industries are fishing and shipbuilding. The municipality of Skjervøe (later spelled Skjervøy) was established in 1838. In 1963, the southeastern (inland) part of the municipality was separated from the new municipality of Kvænangen. Then in 1886, the southern part of the municipality was separated from Skjervøy to form the new municipality of Nordreisa. The island municipality of Skjervøy is surrounded by the Norwegian Sea to the north, Ullsfjorden to the west, Lyngenfjorden to the southwest, Reisafjorden to the southeast, and Kvænangen fjord to the east. The municipality consists of several islands, the major one being Arnøya, with the villages of Årviksand, Akkarvik, and Arnøyhamn. Most people, however, live on the relatively small island of Skjervøya. The other islands include Haukøya, Kågen, Laukøya, Vorterøya, and the northern part of Uløya. Kågen and Skjervøya are connected by the Skjervøya Bridge. Kågen is connected to the mainland by the Maursund tunnel.

The Church of Norway has one parish within the municipality of Skjervøy. It is part of the Nord-Troms deanery in the Diocese of Nord-Hålogaland. Many inhabitants in Skjervøy

municipality are laestadians. Laestadianism is a conservative Lutheran revival movement started in Lapland in the middle of the 19<sup>th</sup> century. Named after Swedish state church administrator and temperance movement leader Lars Levi Laestadius, it is strongly marked by both pietistic and Moravian influences. The Moravian church is one of the oldest protestant denominations in the world, with its heritage dating back to Bohemian reformation in the fifteenth century. Laestadians in Norway are members of the Church of Norway.

Laestadianism is the biggest revivalist movement in the Nordic countries. It has members mainly in Finland, North America, Norway, Russia and Sweden. The movement shares many essential teachings including a central emphasis on the Lutheran doctrine of justification (forgiveness and grace). They claim to be true Christians through their lifestyle and beliefs, and they expect to be the only ones reaching the kingdom of heaven. The church teaches that every believer has the authority to testify that others' sins are forgiven, sometimes referred to as the audible declaration of the forgiveness of sins.

Laestadianism holds that when a Christian has committed a sin such as crime, whether in thought or deed, she or he should confess the sin to another believer. Thus it is a common practice among laestadians in or out of church at any time, but especially during the church service prior to the rite of holy communion, to be confessing their sins to one another or, occasionally, to one of the church ministers performing the sacrament. A common declaration is, "Believe your sin(s) forgiven in Jesus' name and (shed) blood."

Because a laestadian takes very seriously the proposition that grace exists only for one whose sins have been specifically forgiven, there is scarcely another rite in this movement that would rival the importance of the declaration of forgiveness. This doctrine is a unique extension of the priesthood of the believer doctrine. The priesthood of all believers is a doctrine that Christians share a common priesthood in that they have direct access to God through their prayers without requiring a human mediator. The central activities of laestadians are frequent

church conventions. The Lutheran Laestadian congregation meets in the church at Skjervøy, where everyone learns about the laws of God that are to be followed.

Laestadians moved from another island to Skjervøy in the 1950s, when they no longer could practice their own rules, laws and criminal justice on the other island. They moved almost collectively from one municipality to another, creating strong bonds of solidarity and loyalty. It is probably more important to adhere to the Laestadian faith and practice than to Norwegian laws and regulations. Laestadians emphasize the doctrine of sin and forgiveness, just remorse (over sins) and charity. The repentant sinner received absolution through requesting this from a Christian he or she has confidence in or through confession at supper in the church. You do not tell public authorities about misconduct or crime by fellow Laestadians. What the person did might have been the will of God, so violating Norwegian law is then not a sin.

On the island of Skjervøy, there still exists what is perceived as a closed network, mainly Laestadians, who refuse to provide access and insight into municipal activities and companies. They refuse general assemblies' access to share protocols of meetings and minutes (Solvang, 2013b). They argue that the fish factory has been renovated, when everyone else can see no sign of it. It is alleged that they lie without blinking their eyes to protect themselves, and they steal from the community without feeling guilt. When they are revealed and confronted, they still refuse – here there seems to be no repentant sinners asking for forgiveness from society.

Obedience theory suggests that individuals may engage in behaviors that conflict with their personal values and beliefs if they are subjected to pressures to obey someone in authority. According to this theory, individuals rationalize their behavior by essentially placing full responsibility on the authority figure rather than taking any individual responsibility for the action themselves (Baird and Zelin, 2009). The ultimate authority for a Christian person is God, who is interpreted by priests and other prominent members of the Laestadian religious

movement. Obedience pressure comes from the authority of interpreting the laws of God rather than the laws of Norway. In cases of misconduct and crime, incidents are reported to fellow members of the church who provide forgiveness for sins.

In addition to Baird and Zelin's (2009) obedience theory, other theories can as well shed light on the Skjervøy case in the behavioral dimension of convenience. Slippery slope theory suggests that it is hard to tell when you are on the wrong side of the law (Welsh et al., 2014). Neutralization theory suggests that there is no guilt feeling because victims are hard to find (Sykes and Matza, 1957). Self-control theory suggests that lack of self-control more easily leads to misconduct and crime (Gottfredson and Hirschi, 1990). Differential association theory suggests that it is more convenient to conform with the norms advanced by or embraced by those in the church rather than to deviate in opinion from fellow associates (Sutherland, 1983).

A public prosecutor ordered renewed police investigation into possible Skjervøy fraud in December 2016.

## CRIME DETECTION

We can assume that detection likelihood in terms of detection risk when committing white-collar crime is lower for religious organizations than for non-religious organizations. A lower detection risk may in turn stimulate an increase in crime incidents. The environment is generally less suspicious of religious than non-religious executives. The environment tends to decriminalize believers. To the extent crime is detected, a religious person is not considered or treated as the main suspect. The believer is either treated as a criminal follower or as a criminal victim in a typical crime investigation when there are more people involved in the offense.

Religious persons tend to monopolize areas where they seem innocent, such as care, health and environment. Priests and others tend to talk most strongly about ethics, morale and social responsibility. It is almost impossible for others to think, at the same time, that they are criminals. Thus, the detection fraction for religious people will be lower than for others. Lower relative detection rate can also be explained by the tendency that white-collar crime only captures financial crime of a large magnitude, which may occur less frequently in religious organizations. Relative low detection rate might also be explained because investigators and detectives misunderstand religious persons' roles in crime and tend to perceive clerics as victims of crime. Believers typically present themselves as victims by claiming to be abused by others.

Yet another reason for a relatively lower detection fraction is that organizations internally treat suspicion as well as detection differently for religious people. Maybe it is because it is more normal for the board, management and auditor to hand cases of non-religious misconduct and crime over to the police. One might be more afraid of stepping wrong in terms of discrimination by accusing religious employees of crime. It can be most convenient to forget about misconduct and concentrate on others' misconduct in internal investigations. A religious organization may provide ample opportunities for concealment of crime in the organizational context. The offender conceals and disguises activities in organizational work by seemingly law-abiding behavior. The criminal has power and influence, forms relationships with other persons or professionals that protect s from developing a criminal identity, and enjoys trust from others in privileged networks. The criminal has access to resources to conceal crime as well as to prevent prosecution if detected.

Economic crime is easily concealed among apparently legal activity. Offenders leverage resources that make it convenient to conceal crime among regular business transactions.

Especially businesses that practice secrecy – such as religious organizations – enable convenient concealment of financial crime (Gottschalk, 2016).

Partners in crime – such as participants in a cartel who illegally regulate competition among them – represent collective organizational misconduct where they are completely dependent on each other to commit and conceal crime (Bertrand and Lumineau, 2016). Transaction costs among cartel members will be lower when all participants perceive that their expectations are met, that the criminal arrangement is fair, and there is positively reciprocal behavior (Bosse and Phillips, 2016).

### CRIME NEUTRALIZATION

In recent times, neutralization theory has been emphasized as an important explanation for deviant behavior. While the idea was presented some decades ago by Sykes and Matza (1957), its application to white-collar crime has been more recent. The theory explains why many white-collar offenders think it is quite okay what they will do, what they are doing, and what they have done. They deny responsibility, damage and victim. They condemn their critics, and they claim loyalty to overriding considerations. White-collar offenders reduce and eliminate their feeling of guilt by claiming that everyone else does it, that it is a mistake that the act is criminalized, and that they made a trade-off where the offense turned out to be the best alternative. There are a total of 13 identified neutralization techniques that white-collar criminals apply to rationalize their deviant behavior (Gottschalk, 2016).

Damage denial and victim denial are two of the main neutralization techniques. These techniques find their foundation in the fact that white-collar crime is often both impersonal and general acts without stereotype characteristics found in street crime (Benson and Simpson, 2015: 145):

Many white-collar offenses fail to match this common-sense stereotype because the offenders do not set out intentionally to harm any specific individual. Rather, the consequences of their illegal acts fall upon impersonal organizations or a diffuse and unseen mass of people.

Some believe and it is often argued that white-collar offenses represent crime without victims. It is society at large that may suffer, but victims cannot be identified. However, it turns out that one can always identify a victim in any white-collar crime case. In the sample of 405 convicts in Norway, the most frequent victim categories are as follows: 1) employer where the criminal worked; 2) government revenue service because of tax evasion; 3) customers who were cheated; and 4) banks suffering fraud (Gottschalk, 2016).

Here are thirteen neutralization techniques frequently applied by white-collar criminals to rationalize their deviant behaviors (Sykes and Matza, 1957; Siponen and Vance, 2010):

1. *Disclaim responsibility for crime: Not responsible for what happened.* The offender here claims that one or more of the conditions of responsible agency were not met. The person committing a deviant act defines himself or herself as lacking responsibility for his or her actions. In this technique, the person rationalizes that the action in question is beyond his or her control. The offender views himself as a billiard ball, helplessly propelled through different situations. He denies responsibility for the event or sequence of events.
2. *Refuse damage from crime: There is no visible harm from the action.* The offender seeks to minimize or deny the harm done. Denial of injury involves justifying an action by minimizing the harm it causes. The misbehavior is not really serious because no party suffers directly or visibly as a result of it.
3. *Refuse victim from crime: There is nobody suffering from the action.* The offender may acknowledge the injury, but deny any existence of victims or claims that the

victim(s) are unworthy of concern. Any blame for illegal actions are unjustified because the violated party deserves whatever injury they receive.

4. *Condemn those who criticize: Outsiders do not understand relevant behavior.* The offender tries to accuse his or her critics of questionable motives for criticizing him or her. According to this technique of condemning the condemners, one neutralizes own actions by blaming those who were the target of the misconduct. The offender deflects moral condemnation onto those ridiculing the misbehavior by pointing out that they engage in similar disapproved behavior. Also, the offender condemns procedures of the criminal justice system, especially police investigation with interrogation, as well as media coverage of the case.
5. *Justify crime by higher loyalties: It was according to expectations.* The offender denies the act was motivated by self-interest, claiming that it was instead done out of obedience to some moral obligation. The offender appeals to higher loyalties. This technique is employed by those who feel they are in a dilemma that must be resolved at the cost of violating a law or policy. In the context of an organization, an employee may appeal to organizational values or hierarchies. For example, an executive could argue that he or she has to violate a policy in order to get things done and achieve strategic objectives for the enterprise.
6. *Claim blunder quota: It was a necessary shortcut to get things done.* The offender argues that what he or she did is acceptable given the situation and given his or her position. The person feels that after having done so much good for so many for so long time, he should be excused for more wrongdoings than other people are normally excused for. The crime should be considered an acceptable mistake. This is in line with the metaphor of the ledger, which uses the idea of compensating bad acts by good acts. That is, the individual believes that he or she has previously performed a number

of good acts and has accrued a surplus of good will, and, as a result of this, can afford to commit some bad actions. Executives in corporate environments neutralize their actions through the metaphor of the ledger by rationalizing that their overall past good behavior justifies occasional rule-breaking.

7. *Claim legal mistake: This should never have been illegal.* The offender argues that the law is wrong, and what the person did should indeed not be illegal. One may therefore break the law since the law is unreasonable. The offender may argue that behaviors are sometimes criminalized and sometimes decriminalized more or less randomly over time. For example, money involved in bribing people were treated as legal expenses in accounting some decades ago, while corruption today is considered a misconduct and therefore criminalized.
8. *Claim normality of action: Everyone else does and would do the same.* The offender argues that it is so common to commit the offense, so that it can hardly be defined as an offense at all. The offense is no deviant behavior, since most people do it or would do it in the same situation. What should be defined as deviant behavior is when people in the same situation obey the law.
9. *Claim entitlement to action: It is sometimes a required behavior in this position.* The offender claims to be in his right to do what he did, perhaps because of a very stressful situation or because of some misdeed perpetrated by the victim. This is defense of necessity, which is based on the justification that if the rule-breaking is viewed as necessary, one should feel no guilt when carrying out the action.
10. *Claim solution to dilemma: The benefits of action outweigh costs.* The offender argues a dilemma arose whereby he or she made a reasonable tradeoff before committing the act. Tradeoff between many interests therefore resulted in the offense. Dilemma represents a state of mind where it is not obvious what is right and what is wrong to

do. For example, the offense might be carried out to prevent a more serious offense from happening.

11. *Justify necessity of crime: It was necessary to carry out the offense.* The offender claims that the offense must be seen in a larger context, where the crime is an illegal element among many legal elements to ensure an important result. The offense was a required and necessary means to achieve an important goal. For example, a bribe represents nothing in dollar value compared to the potential income from a large contract abroad. Or a temporary misrepresentation of accounts could help save the company and thousands of jobs.
12. *Claim role in society: It is a natural maneuver among elite members.* The offender argues that being a minister in the government or a chief executive officer in a global company is so time-consuming that little time can be spent on issues that are perceived as trivial. Shortcuts are part of the game. Some shortcuts may be illegal, but they are nevertheless necessary for the elite member to ensure progress. If someone is to blame, then it is subordinates who are supposed to provide advice and control what the elite member is doing.
13. *Perceive being victim of incident: Others have ruined my life.* The incident leads to police investigation, prosecution, and possible jail sentence. Media is printing pictures of the offender on the front page, and gains from crime are taken away from the offender. Previous colleagues and friends have left, and so has the family. The offender perceives being a loser and made victim of those who reacted to his crime after disclosure.

Justifications are socially constructed accounts that individuals who engage in criminal acts adopt to legitimate their behavior. Justifications are beliefs that counteract negative

interpretations by articulating why the acts are justifiable or excusable exceptions to the norms (Aguilera and Vadera, 2008).

## CONCLUSION

This article has discussed problems related to law enforcement in religious organizations.

White-collar crime in religious organizations tends to pass unnoticed in an environment based on trust, respect and secrecy. There is a need for transparency in financial matters in churches, religious foundations and similar organizations. Policing religious organizations represent particular challenges that have to be addressed.

This article has discussed lack of detection and neutralization techniques often applied in religious organizations. There may be too much trust, too much freedom, too much individual authority, too little skepticism, too much loyalty and too little control of the financial side in religious organizations. There may be no empirical evidence for the proposition that religion has a deterrent effect on crime, although sociologists and criminologists have long recognized the potential links between religious belief and delinquent behavior.

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