

This file was downloaded from BI Open Archive, the institutional repository (open access) at BI Norwegian Business School <http://brage.bibsys.no/bi>.

It contains the accepted and peer reviewed manuscript to the article cited below. It may contain minor differences from the journal's pdf version.

Gottschalk, P. (2017). Convenience in White-Collar Crime: Introducing a Core Concept. *Deviant Behavior*, 38(5), 605-619. doi:10.1080/01639625.2016.1197585

Copyright policy of Taylor & Francis, the publisher of this journal:  
'Green' Open Access = deposit of the Accepted Manuscript (after peer review but prior to publisher formatting) in a repository, with non-commercial reuse rights, with an Embargo period from date of publication of the final article. The embargo period for journals within the Social Sciences and the Humanities (SSH) is usually 18 months

<http://authorservices.taylorandfrancis.com/journal-list/>

# Convenience in White-Collar Crime: Introducing a Core Concept

Petter Gottschalk  
BI Norwegian Business School  
Nydalsveien 37  
0484 Oslo  
Norway  
petter.gottschalk@bi.no  
+47 46410716

## ABSTRACT

This article is concerned with white-collar criminals and considers the role of convenience in explaining crime occurrence. The article puts forward convenience as a theoretical concept that underlies existing theories and research on white-collar crime. Convenience seems present in all three dimensions of crime: economic dimension, organizational dimension, and behavioral dimension. Convenience in white-collar crime implies savings in time and effort by privileged and trusted individuals to solve a problem, where alternatives seem less attractive, and future threats of detection and punishment are minimal. The proposed theory of convenience in white-collar crime emerges as an integrated explanation in need of more theoretical work as well as empirical study.

Keywords: white-collar criminals, convenience concept, economic profit, organizational access, deviant behavior, perceived legitimacy.

## BIOGRAPHY

Petter Gottschalk is Professor in the Department of Leadership and Organizational Behavior at BI Norwegian Business School in Oslo, Norway. He has been the CEO of several companies including an ABB subsidiary. Dr. Gottschalk has published extensively on knowledge management, information technology strategy, law enforcement, police investigations, private internal investigations, financial crime and white-collar criminals.

# Convenience in White-Collar Crime: Introducing a Core Concept

## INTRODUCTION

Extracting the concept from marketing theory (Farquhar and Rowley 2009), convenience in white-collar crime relates to savings in time and effort by privileged and trusted individuals to reach a goal. Convenience is here an attribute of an illegal action. Convenience comes at a potential cost to the offender in terms of the likelihood of detection and future punishment. In other words, reducing time and effort now entails a greater potential for future cost. 'Paying for convenience' is a way of phrasing this proposition.

Convenience is the perceived savings in time and effort required to find and to facilitate the use of a solution to a problem or to exploit favorable circumstances. Convenience directly relates to the amount of time and effort that is required to accomplish a task. Convenience addresses the time and effort exerted before, during, and after an activity. Convenience represents a time and effort component related to the complete illegal transaction process or processes (Collier and Kimes 2012).

People differ in their temporal orientation, including perceived time scarcity, the degree to which they value time, and their sensitivity to time-related issues. Facing strain, greed or other situations, an illegal activity can represent a convenient solution to a problem that the individual or the organization otherwise find difficult or even impossible to solve. The desire for convenience varies among people. Convenience orientation is a term that refers to a person's general preference for convenient solutions to problems. A convenience-oriented individual is

one who seeks to accomplish a task in the shortest time with the least expenditure of human energy (Farquhar and Rowley 2009).

Three main dimensions to explain white-collar crime have emerged. All of them link to convenience. The first dimension is concerned with economic aspects, where convenience implies that the illegal financial gain is a convenient option for the decision-maker to cover needs. The second dimension is concerned with organizational aspects, where convenience implies that the offender has convenient access to premises and convenient ability to hide illegal transactions among legal transactions. The third dimension is concerned with behavioral aspects, where convenience implies that the offender finds convenient justification.

This article reviews the state of the art relating to white-collar crime and criminals by applying the economic, organizational, and behavioral dimensions. By combining these dimensions, an integrated explanation concept of white-collar crime emerges, which we label convenience.

White-collar criminals have convenient access, and financial crime saves them time and effort to solve a problem related to making a personal or organizational profit. Convenience is a relative concept, where the ease of problem solving can cause future costs for the offender. Crime is committed if found suitable by the offender, and especially when no alternative is in sight.

This article presents ideas that are grounded in the existing literature, and these ideas represent a novel perspective: they answer questions that are not adequately explained by the existing literature or provide different answers to “how...?”, “why...?”, and “when...?” questions.

This article presents the proposed concept of convenience’s three dimensions and develops a conceptual model integrating the dimensions. A more comprehensive presentation of the convenience concept can be found in the forthcoming book on convenience theory (Gottschalk 2016).

## THE ECONOMICAL DIMENSION OF CRIME

White-collar crime is profit-driven crime based on favorable economic circumstances. As argued by Naylor (2003), transfers of property occur by free-market exchange or fraud; and these transfers involve redistribution of wealth and distribution of income. Fraud is illegal procurement of a private asset or means of advantage through deception or through the neglect of care for the interests of an asset required by duty. In particular, fraud includes heterogeneous forms such as misappropriation, balance manipulation, insolvency, and capital investment abuse (Füss and Hecker 2008).

Profit-driven crime occurs both because of threats and strengths. Threats can come from loss-making business and special market structure and forces. Economic power available only to certain corporations in concentrated industries, but not to others, may generate criminal conduct. The threat of losing in a bankruptcy what owners already had created can cause executives to rescue and save the company by illegal means. An entrepreneur, who has spent all his time building the enterprise, might be unable to let it disappear (Piquero 2012). The intention is to protect economic interests of the corporation (Blickle et al. 2006). Threats can come from a monopoly, where potential competitors have the choice of either committing crime or joining the monopoly (Chang et al. 2005). Financial gain is a requirement for survival in all markets (Brightman 2009) to avoid strain (Langton and Piquero 2007).

Profit-driven crime because of favorable circumstances includes large contracts, subsidiaries abroad, extra personal bonus, personal promotion and improved reputation. Bribing government officials abroad can secure establishment of local presence in oil and gas, while the executive can receive personal bonus for goal achievement. Favorable circumstances can also be found in

private life, where the white-collar criminal finds favorable circumstances to acquire a summer house and a bigger boat. Favorable circumstances are here defined as possibilities to reach an organizational or personal goal.

The economic model of rational self-interest considers incentives and probability of detection (Welsh et al. 2014). Human behavior finds motivation in the self-interested pursuit of pleasure and the avoidance of pain. The rational choice model finds support in an empirical study by Bucy et al. (2008), who identified a number of motives for white-collar crime. According to their study, greed is the most common reason for white-collar criminal acts (Hamilton and Micklethwait 2006). Money and other forms of financial gain is a frequent motivator documented in many studies. Criminals pursue desired goals, weigh up likely consequences, and make selections from various options. When favorable criminal circumstances are attractive as a means to fulfil one's desires, rational actors will choose it. Goldstraw-White (2012) defines greed as socially constructed needs and desires that can never be completely satisfied. Because participating in crime is a rational choice, crime rates will be lower where levels of punishment are more certain and/or more severe (Pratt and Cullen 2005). Rational choice theorists have generally adopted the position of standard economic theory's notion of revealed preferences. However, Kamerdze et al. (2014) argue that affects and individual affective states play a role in one's utility functions and are thus relevant for rational choice theory because they have an impact on mediating cognitive processes.

If the criminal considers favorable criminal circumstances convenient in terms of current gain (profit) relative to future cost (punishment), and the criminal would like to avoid additional time and effort to solve the problem, then the concept of convenience suggests that white-collar crime will be committed. White-collar crime is usually not offenses of passion. They are not

spontaneous or emotional, but calculated risks for a convenient solution to a challenge or problem by rational actors. As argued by Agnew (2014: 2), “crime is often the most expedient way to get what you want”, and “fraud is often easier, simpler, faster, more exciting, and more certain than other means of securing one’s ends”.

While the economic model of rational self-interest considers incentives and probability of detection (Welsh et al. 2014), Agnew’s (2014) theory of social concern and crime suggests that crime can also be committed when people have more considerations for others than for their own interests.

Profit-driven crime is more likely in organizations motivated by ambitious economic goals. The pursuit of ambitious goals tends to accept a greater variety of means to reach goals (Jonnergård et al. 2010). One of the means available to executives is financial crime. Goal achievement by financial crime can imply both corporate crime and occupational crime, since a criminal may be promoted and paid a bonus after goal achievement.

## THE ORGANIZATIONAL DIMENSION OF CRIME

Opportunity is a distinct characteristic of white-collar crime and varies depending on the kinds of criminals involved (Michel 2008). An opportunity is attractive as a means of responding to desires (Bucy et al. 2008). It is the organizational dimension that provides the white-collar criminal an opportunity to commit financial crime and conceal it in legal organizational activities. While opportunity in the economic dimension of the concept of convenience is concerned with goals (such as sales and bonuses), opportunity in the organizational dimension is concerned with crime (such as corruption and embezzlement).

Aguilera and Vadera (2008: 434) describe a criminal opportunity as “the presence of a favorable combination of circumstances that renders a possible course of action relevant.” Opportunity arises when individuals or groups can engage in illegal and unethical behavior and expect, with reasonable confidence (Haines 2014), to avoid detection and punishment. Opportunity to commit crime may include macro and micro level factors. Macro level factors encompass the characteristics of the industries in which the business finds itself embedded, such as market structure, business sets of an industry, that is, companies whose actions are visible to one another, and variations in the regulatory environment (Aguilera and Vadera 2008).

Benson and Simpson (2015) argue that many white-collar offences manifest the following opportunity properties: (1) the offender has legitimate access to the location in which the crime is committed; (2) the offender is spatially separate from the victim, and (3) the offender’s actions have a superficial appearance of legitimacy. Opportunity occurs in terms of those three properties that are typically the case for executives and other individuals in the elite. In terms of convenience, these three properties may be attractive and convenient when considering white-collar crime to solve a financial problem. It is convenient for the offender to conceal the crime and give it an appearance of outward respectability (Pickett and Pickett 2002).

Opportunity is dependent on social capital available to the criminal. The structure and quality of social ties in hierarchical and transactional relationships shape opportunity structures. Social capital is the sum of actual or potential resources accruing to the criminal by virtue of his or her position in a hierarchy and in a network (Adler and Kwon 2002).

The organizational dimension of white-collar crime becomes particularly evident when financial crime is committed to benefit the organization rather than the individual (Trahan 2011). This is called corporate crime as opposed to occupational crime for personal benefit. Hansen (2009)

argues that the problem with occupational crime is that it is committed within the confines of positions of trust and in organizations, which prohibit surveillance and accountability. Heath (2008) found that individuals who are further up the chain of command in the firm tend to commit bigger and more severe occupational crime. Corporate crime, sometimes labelled organizational offending (Reed and Yeager 1996), on the other hand, is resulting from offenses by collectivities or aggregates of discrete individuals. If a corporate official violates the law in acting for the corporation, we still define it as corporate crime. However, if he or she gains personal benefit in the commission of a crime against the corporation, we regard it as occupational crime. A corporation cannot be subject to imprisonment, and therefore, the majority of penalties to control individual violators are not available for corporations and corporate crime (Bookman 2008).

An organization is a system of coordinated actions among individuals and groups with boundaries and goals (Puranam et al. 2014). An organization can be a hierarchy, a matrix, a network or any other kind of relationships between people in a professional work environment. Rule-breaking and law-breaking seems sometimes necessary to ensure organizational flexibility and reach business goals. Because rules and laws are formulated in abstract terms, they cannot precisely prescribe behavior in any situation. To act in novel situations sometimes demands breaking rules and laws in order to fit it to the organizational circumstance at hand (Eberl et al. 2015).

The organizational dimension of white-collar crime also becomes particularly evident when several persons in the business participate in crime (Ashforth et al. 2008), and when the organization generally is dominated by misconduct and an unethical culture (O'Connor 2005), either it is occupational crime or corporate crime that is occurring. When several participants and

sleeping partners are involved in crime, and the corporate culture almost stimulates violation of the law, then we label the organization as a rotten apple barrel or rotten apple orchard, as Punch (2003: 172) describes them:

The metaphor of 'rotten orchards' indicate that it is sometimes not the apple, or even the barrel that is rotten but the system (or significant parts of the system).

Agency theory is a management theory often applied to crime, where normally the agent, rather than the principal, is in danger of committing crime. Problems arise in the relationship because of diverging preferences and conflicting values, asymmetry in knowledge about activities, and different attitudes toward risk. Agency theory describes the relationship between the two parties using the concept of work-based interactions. The agent carries out work on behalf of the principal in an organizational arrangement. Principal-agent theory holds that owners (principals) have different interests from administrators (agents), such that principals must always suspect agents of making decisions that benefit themselves, to the cost of the principals. For example, chief executive officers (CEOs) are suspects for cheating the owners (Williams 2008), and purchasing managers are suspects of cheating their CEOs (Chrisman et al. 2007).

In general, agency models view corruption and other kinds of financial crime a consequence of the principal's inability effectively to prevent the agent from abusing power for his or her personal gain (Li and Ouyang 2007). However, the principal can just as well commit financial crime in the principal-agent relationship. For example, the chief financial officer (CFO) as an agent provides a board member with inside information, on which the principal acts illegally. The organizational setting may prevent some white-collar criminals from prosecution. The company may be too big to fall, and the criminal too powerful to jail. For example, after the 2008 financial meltdown in the United States, people expected that the government would

prosecute fraud in large financial institutions. Pontell et al. (2014: 10) assessed the reasons why there have been no major prosecutions to date:

From a criminological standpoint, the current financial meltdown points to the need to unpack the concept of status when examining white-collar and corporate offenses. The high standing of those involved in the current scandal has acted as a significant shield to accusations of criminal wrongdoing in at least three ways. First, the legal resources that offenders can bring to bear on any case made against them are significant. This would give pause to any prosecutor, regardless of the evidence that exists. Second, their place in the organization assures that the many below them will be held more directly responsible for the more readily detected offenses. The downward focus on white-collar and corporate crimes is partly a function of the visibility of the offense and the ease with which it can be officially pursued. Third, the political power of large financial institutions allow for effective lobbying that both distances them from the criminal law and prevents the government from restricting them from receiving taxpayer money when they get into trouble.

Similarly, Valukas (2010) found no wrongdoing at Lehman Brothers, which went bankrupt because of mismanagement decision-making.

Opportunity as a distinct characteristic of white-collar crime can be exemplified in a gender perspective. As long as a glass ceiling exists for most women in terms of promotion to top positions, women have less opportunity to commit white-collar crime. Therefore, we expect to find fewer female criminals than male criminals (Arnulf and Gottschalk 2013).

## THE BEHAVIORAL DIMENSION OF CRIME

Most theories of white-collar crime develop along the behavioral dimension. Researchers introduce numerous suggestions to explain white-collar individuals such as Madoff, Rajaratman and Schilling. Along the behavioral dimension, we find strain theory (Langton and Piquero 2007), deterrence theory (Comey 2009; Holtfreter et al. 2008), self-control theory (Gottfredson and Hirschi 1990; Holtfreter et al. 2010; Piquero et al. 2010), obedience theory (Baird and Zelin 2009), fear of falling (Piquero 2012), negative life events (Engdahl 2015), slippery slope (Welsh et al. 2014), and the American dream of economic success (Pratt and Cullen 2005; Schoepfer and Piquero 2006) – just to name a few. These theories suggest motives for committing white-collar crime, and they make crime a convenient option according to the concept of convenience. It is convenient for the criminal to be deceitful and breach trust to cause losses to others and gain for one self (Pickett and Pickett 2002).

In recent years, neutralization theory seems to increase in importance as a source of explanation. By applying neutralization techniques, white-collar criminals think they are doing nothing wrong. They deny responsibility, injury, and victim. They condemn the condemners. They claim appeal to higher loyalties and normality of action. They claim entitlement, and they argue the case of legal mistake. They find their own mistakes acceptable. They argue a dilemma arose, whereby they made a reasonable tradeoff before committing the act (Siponen and Vance 2010). Benson and Simpson (2015: 145) found that white-collar criminals seldom think of injury or victims:

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.

The idea of neutralization techniques (Sykes and Matza 1957) resulted from work on Sutherland's (1949) differential association theory. According to this theory, people are always aware of their moral obligation to abide by the law, and they are aware that they have the same moral obligation within themselves to avoid illegitimate acts. The theory postulates that criminal behavior learning occurs in association with those who find such criminal behavior favorable and in isolation from those who find it unfavorable (Benson and Simpson 2015). Crime is relatively convenient when there is no guilt feeling for doing something learned from others.

Evidence of neutralization can be found in autobiographies by white-collar criminals such as Kerik (2015), Bogen (2008), Eriksen (2010), and Fosse (2004). Bernard B. Kerik was the former police commissioner in New York, who served three years in prison. He seems to deny responsibility, to condemn his condemners, and to suggest normality of action.

Bystrova and Gottschalk (2015) phrased the question: Why does the ruling class punish their own? They argue that the elite decide what is right and wrong, and they manage law enforcement. This is in line with social conflict theory. When a member of the elite breaks the law, it is not considered a real crime. The act is not violent, and it is committed by one of their own.

Another important source of explanation is strain theory. Strain may involve the removal of positively valued stimuli (Johnson and Graff 2014). Agnew (2005) identified three categories of strain: failure to achieve positive goals, the removal of positive stimuli, and the presentation of negative stimuli. Strain theory posits that each type of strain ultimately lead to deviance for slightly different reasons. All three types tend to increase the likelihood that an individual will experience negative emotions in proportion to the magnitude, duration, and closeness of the stress. Strain characterizes a condition that individuals dislike. The theory argues that structural

strain weakens the ability of normative standards to regulate behavior (Pratt and Cullen 2005).

Strain creates the need for a convenient solution to the problem.

Research by Ragatz et al. (2012) is an example of work that explores psychological traits among white-collar offenders. Their research results suggest that white-collar offenders have lower scores on lifestyle criminality, but higher score on some measures of psychopathology and psychopathic traits compared to nonwhite-collar offenders. Similarly, McKay et al. (2010) examined the psychopathology of the white-collar criminal acting as a corporate leader. They looked at the impact of a leader's behavior on other employees and the organizational culture developed during his or her tenure. Narcissistic behavior is suggested often to be observed among white-collar offenders (Arnulf and Gottschalk 2013; Galvin et al. 2015; Ouimet 2009, 2010).

Galvin et al. (2015) suggest narcissistic organizational identification as an explanation for behaviors that exploit the organization for personal benefit. They define narcissistic organizational identification as a form of organizational identification that features the individual's tendency to see his/her identity as core to the definition of the organization. This is in contrast to conventional conceptualizations of organizational identification, where the individual sees the organization as core to the definition of self.

Some theorists believe that authorities can reduce crime by means of deterrents. Crime prevention (the goal of deterrence) assumes that criminals or potential criminals will think carefully before committing a crime if the likelihood of detection and/or the fear of swift and severe punishment are present. According to Comey (2009), deterrence works best when punishment is swift and certain.

Scholars apply self-control theory in two different directions. First, the theory proposes that individuals commit crime because of low self-control. The theory contends that individuals who lack self-control are more likely to engage in problematic behavior – such as criminal behavior – over their life course because of its time-stable nature (Gottfredson and Hirshi 1990). Second, the desire to control and the general wish to be in control of everything and everybody might be a characteristic of some white-collar criminals, meaning that low self-control can lead to heavy control of others. Desire for control is the general wish to be in control over everyday life events. Desire for control is similar to low self-control in terms of behavioral manifestations and influence on the decision-making power of individuals (Piquero et al. 2010).

Low self-control finds support in anomie theory. Anomie refers to a sense of normlessness, which can occur when there is a strong emphasis on the desirability of material success and individual achievement (Passas 1990; Schoepfer and Piquero 2006). Benson and Simpson (2015) suggest that coupled with the cultural themes of success and endless striving are a cultural uncertainty and confusion about where the line between acceptable and unacceptable business behavior is developing.

Slippery slope means that a person slides over time from legal to illegal activities. Arjoon (2008: 78) explains slippery slope in the following way:

As commonsense experience tells us, it is the small infractions that can lead to the larger ones. An organization that overlooks the small infractions of its employees creates a culture of acceptance that may lead to its own demise. This phenomenon is captured by the metaphor of the slippery slope. Many unethical acts occur without the conscience awareness of the person who engaged in the misconduct. Specifically, unethical behavior is most likely to follow the path of a slippery

slope, defined as a gradual decline in which no one event makes one aware that he or she is acting unethically. The majority of unethical behaviors are unintentional and ordinary, thus affecting everyone and providing support for unethical behavior when people unconsciously lower the bar over time through small changes in their ethical behavior

Welsh et al. (2014) argue that many recent scandals result from a slippery slope in which a series of small infractions gradually increase over time. Committing small indiscretions over time may gradually lead people to complete larger unethical acts that they otherwise would have judged to be impermissible.

The slippery slope theory thus suggests an incremental progression towards serious white-collar crime. The sliding individual experiences no resistance or reaction, while at the same time starting to gain benefits. An offender first moves and subsequently removes the borderline between right and wrong from his or her mind.

White-collar crime tends to occur when individuals are extremely ambitious on behalf of the organization and on behalf of themselves. Ambitions have to be linked to opportunities in the organizational dimension to enable financial crime. The concept of convenience suggests that the link between ambition and favorable circumstances is at its optimal point when individuals are in their forties. Successful professionals tend to reach the peak of their career in terms of top positions in their late forties. Hence, it is no surprise that the average age of convicted white-collar criminals in Norway is 44 years when they commit financial crime and 49 years when they go to prison (Arnulf and Gottschalk 2013; Gottschalk 2015, 2016; Gottschalk and Rundmo 2014), in Germany they are 47 years old when they go to prison (Blickle et al. 2006), and in the Netherlands white-collar criminals are 42 years old when they are prosecuted (Onna et al. 2014).

A number of situational factors may influence the tendency towards crime. Criminogenic tendency, for example, is dependent on the job situation for the individual (Alibux 2015).

According to Koppen et al. (2010), offender-focused theories largely ignore the importance of situations and opportunities in explaining criminal behavior. If the individual feels own power base threatened then corporate crime may revitalize the power base. If the individual feels that he may lose his job, occupational crime can help compensate for future financial loss. If the individual feels badly treated, occupational crime may be an option to cause damage to his employer.

The concept of convenience argues that it is a convenient option to commit financial crime. It is a planned behavior (Ajzen 2014). White-collar criminals are comfortable with their own choice of illegal actions. Comfort is the opposite of discomfort. In comfort theory, comfort is characterized by relief, ease, and transcendence (Carrington and Catusus 2007).

## AN INTEGRATED APPROACH

The behavioral dimension of crime interacts with the organizational dimension of crime. For example, executives with narcissistic or psychopathic traits (or both in the dark triad) may search for opportunities to commit financial crime in difficult situations, while conforming executives will probably not value opportunities to commit financial crime as attractive options.

The behavioral dimension of crime interacts with the economic dimension of crime as well. For example, the fear of falling (Piquero 2012) finds causality in situations such as an acute liquidity problem, where executives perceive financial crime as the only way out of the crises. Profit-driven crime is thus not only an issue of making even more money. Rather, it is an issue of survival, and it may be to rescue a sinking ship.

As suggested by Whetten (1989), a theoretical contribution starts by identifying factors (variables, construct, concepts) that are parts of the explanation of the phenomenon. The phenomenon of white-collar crime finds explanation in the concepts of economics, organization, and behavior. This is the what-part of our theory.

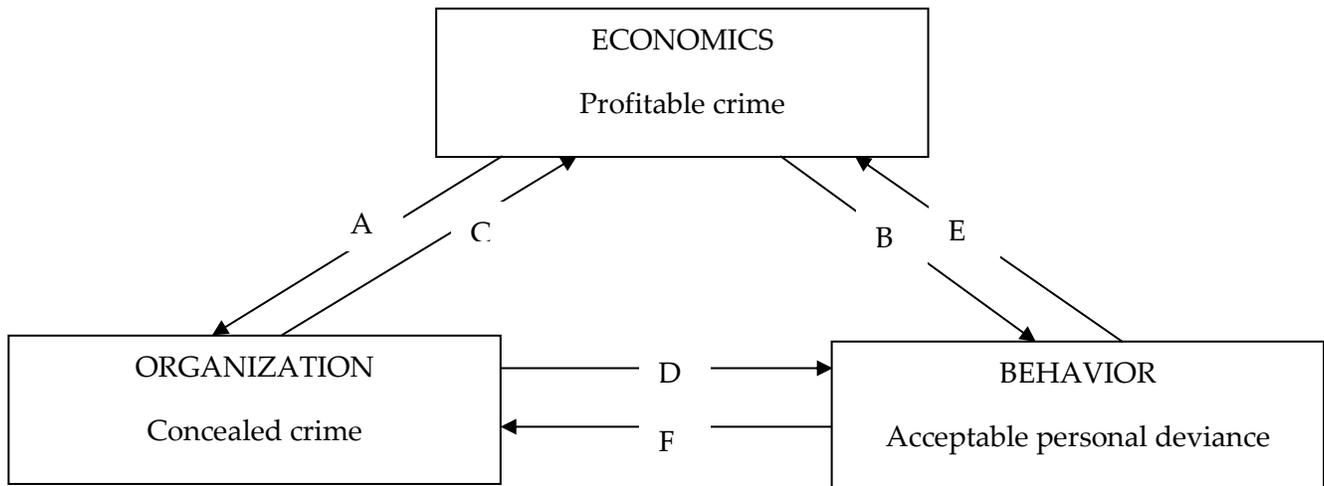


Figure 1: A model of white-collar crime occurrence based on the concept of convenience

Whetten (1989) then suggests the how-part, which is how these concepts are related to each other. Figure 1 illustrates six integrated relationships between the economic, organizational and behavioral dimensions. Figure 1 presents a model of white-collar crime occurrence, which is explained by the concept of convenience. The concept of convenience represents the conceptual glue that welds the model together:

- A. *Financial crime is possible to carry out and hide among legal activities in the organization.* Rational economic behavior implies individuals who consider self-interest in terms of incentives and potential costs, where detection and imprisonment are unlikely

but possible costs (Welsh et al. 2014). Economic motivation can be found in self-centered search for satisfaction and avoidance of pain (Chang et al. 2005; Gottfredson and Hirschi 1990; Hirschi and Gottfredson 1987, 1989). Profit-driven crime in an organizational context has a superficial appearance of legitimacy (Benson and Simpson 2015) and is easily hidden among other financial transactions (Füss and Hecker 2008). Because the economic model implies that crime is a rational choice, crime rates will drop when likelihood of detection rises and when punishment becomes more severe (Pratt and Cullen 2005). Impulses may play a role in distorting rational preferences and utility functions for white-collar criminals (Kamerdze et al. 2014). Crime is often the easiest and simplest way to goal achievement (Agnew 2014).

- B. *Desire for profits and success makes it attractive for individuals to commit white-collar crime.* Profit-oriented offenses can be caused by both negative and positive circumstances. The motive in situations of threats might be to protect the interests of the company and secure survival of the enterprise (Blickle et al. 2006) or to enable down payments of personal debt (Brightman 2009). The motive in situations of positive circumstances might be expansion into more profitable markets, or satisfaction of personal greed, where greed is desires and perceived needs that will always grow (Bucy et al. 2008; Goldstraw-White 2012; Hamilton and Mickethwait 2006).
- C. *Profession and position in the organization enables white-collar crime.* Opportunity to commit financial crime in an organizational context is a distinct characteristic of white-collar crime when compared to other financial crime offenders (Bucy et al. 2008; Michel 2008). Executives and others in the elite have an opportunity to involve themselves in economic crime without any substantial risk of detection and punishment (Aguilera and

Vadera 2008; Haines 2014). Opportunity manifests itself by legal access, different location, and appearance of legitimacy (Benson and Simpson 2015; Pickett and Pickett 2002). In a principal-agent perspective, there is an opportunity for the white-collar individual as an agent to carry out the regular job at the same time as crime is committed, because the principal is unable to monitor what the agent is doing, what knowledge the agent applies, and what risk the agent is willing to take (Chrisman et al. 2007; Li and Ouyang 2007; Williams 2008). Deviant organizational structure and culture can make it easier to commit financial crime and reduce the likelihood of detection and reaction (Dion 2008; Pontell et al. 2014; Puranam et al. 2014).

D. *Conditions in the organization are such that the white-collar criminal can commit financial crime without being perceived as a deviant person or suspicious person.* The position occupied by the individual in relation to the organization makes it easier to practice and defend deviant behavior because of ample opportunities to commit white-collar crime (Sutherland 1949). Social capital accumulated by the individual in terms of actual and potential resources, which are accessible because of profession and position, creates a larger space for individual behavior and actions that others can hardly observe. Many initiatives by trusted persons in the elite are unknown and unfamiliar to others in the organization. Therefore, white-collar criminals do not expect consequences for themselves (Adler and Kwon 2002). Degrees of freedom grow as individuals climb up the career ladder to the top (Heath 2008). Degrees of freedom are particularly many when corporate crime is committed to benefit the enterprise (Bookman 2008; Hansen 2009; Reed and Yeager 1996; Trahan 2011; Valukas 2010). Degrees of freedom are also ample when several individuals at the top of the organization participate and join forces in crime

(Ashforth et al. 2008), and when the organization generally is characterized by an unethical and destructive business culture (O'Connor 2005; Punch 2003).

- E. *Acceptance and neutralization of personal deviant behavior make it easier for the white-collar offender to commit crime.* The privileged individual may feel entitled to carry out illegal acts, for example because the acts are means to reach a higher goal. The white-collar criminal belongs to the elite that make the laws; therefore he or she may feel free to violate the laws (Bystrova and Gottschalk 2015). The offender notices no damage and no victim. The offender does not feel sorry for banks or tax authorities. By means of neutralization techniques, the offender reduces and eliminates any guilt feelings ahead of and after criminal acts (Sutherland 1949; Sykes and Matza 1957). Denial of injury and denial of victim is possible because white-collar crime is often non-personal and without violence (Benson and Simpson 2015).
- F. *Deviant and criminal behavior is absorbed in an organizational context where it is not noticed.* Even if unethical behavior is noticed and suspicion develops, most internal observers will be more concerned about their own job security than blowing the whistle in situations where they are not quite sure. Criminal behavior by privileged individuals might be caused by stress that is perceived by others as well (Agnew 2014; Gottfredson and Hirschi 1990; Johnson and Graff 2014; Langton and Piquero 2007; Pratt and Cullen 2005). A privileged person may over time slide on a slippery slope from legal to illegal actions without really noticing or being conscious about it (Arjoon 2008; Welsh et al. 2014). Punishment appears less likely and less deterrent because crime occurs in professional life in an organizational context (Benson and Simpson 2015; Comey 2009; Gottfredson and Hirschi 1990). Executives with an excessive desire to control others in

the organization may be able to expand their own degrees of freedom by making controlled employees more passive (Piquero et al. 2010). Organizations lacking norms and common values will not notice or react to criminal behavior (Passas 1990; Schoepfer and Piquero 2006).

## DISCUSSION

The primary contribution of this article is to put forth convenience as a theoretical explanation that underlies existing theory and research on white-collar crime. While previous research on crime in general and white-collar crime in particular has mentioned the role of convenience, the explicit notion and role of convenience is novel, and thus does allow the current research to make a novel theoretical contribution. Ideas presented here are grounded in the existing literature, while at the same time representing a novel perspective. This article negotiates this arguably difficult tension – offering new theory while grounding the underlying ideas in the existing literature.

The main theoretical contribution is concerned with the organizational dimension of white-collar crime. White-collar crime only occurs when the individual is in the capacity of a professional and in the position of a trusted and privileged person in an organizational setting. Both the offender-based and the offense-based perspective of white-collar crime stress the importance of an organization. The offender-based perspective stresses the privileged and trusted position of the criminal enjoying authority and economic power in the organization. The offender has legal access and resources available for crime. The offense-based perspective stresses the variety of financial crime opportunities – from fraud via theft and manipulation to corruption – that are available in an organization. In addition, simple concealment options are available to the white-

collar criminal, such as transactions with other firms in other countries with different banks and governments.

The concept of convenience is derived from a number of theories as listed in the table.

<b>Theoretical Contribution</b>	<b>Convenience in Crime</b>
<p><b><i>Economical Dimension</i></b>            Theory of profit-driven crime (Naylor 2003)            Theory of goal orientation (Jonnergård et al. 2010)            Theory of social concern (Agnew 2014)            Strain theory (Langton and Piquero 2007)            Fear of falling theory (Piquero 2012)            American dream theory (Pratt and Cullen 2005)            Theory of crime forces (Leonard and Weber 1970)</p>	<p>Desire for more gain            Business ends justify means            Desire to help others            Causes of strain removed            Prevention of disaster            Money is success            Usual way of doing business</p>
<p><b><i>Organizational Dimension</i></b>            Opportunity theory (Benson and Simpson 2015)            Institutional theory (Bradshaw 2015)            Agency theory (Eisenhardt 1985)</p>	<p>Opportunity at work            Opportunity in society            Principal cannot control agent</p>
<p><b><i>Behavioral Dimension</i></b>            Differential association theory (Sutherland 1983)            Rational choice theory (Pratt and Cullen 2005)            Self-control theory (Gottfredson and Hirschi 1990)            Strain theory (Langton and Piquero 2007)            Deterrence theory (Corney 2009)            Obedience theory (Baird and Zelin 2009)            Fear of falling theory (Piquero 2012)            Negative life events theory (Engdahl 2015)            Slippery slope theory (Welsh et al. 2014)            Neutralization theory (Sykes and Matza 1957)            Social conflict theory (Petrocelli et al. 2003)</p>	<p>Learning from others            Benefits exceed costs            Lack of self-control            Removal of strain            No risk of detection            Action according to authority            Avoidance of threats            Victim of crime            Violation of law not noticed            Denial of wrongdoing            Acceptable for the elite</p>
<p><b><i>General Perspectives</i></b>            Marketing theory (Farquhar and Rowley 2009)            Comfort theory (Carrington and Catusus 2007)</p>	<p>Savings in time and effort            Relief and ease</p>

*Table 1. Theoretical Contributions to Convenience in Crime*

When Sutherland (1940) coined the term white-collar crime, he focused on crime in relation to business. A business is traditionally interpreted as an enterprise or a firm. We expand business to all kinds of organizations where people make their living. Some are employers, but most are employees. Employers as well as employees commit white-collar crime. The offender commits crime in a professional setting, where the offender conceals and disguises criminal activities in organizational work by seemingly law-abiding behavior. The criminal has power and influence, forms relationships with other persons or professions – both intra-organizationally as well as inter-organizationally – that protects from developing a criminal identity, and enjoys trust from other in privileged networks. Both networks and hierarchies are defined as organizations in this context. While a hierarchy is characterized by a boss and subordinates, a network is characterized by a center and peripherals. Politicians and bureaucrats also work in organizations. In the organizational setting, we find that most individuals struggle for and reach the peak of their careers when they are between 40 and 50 years old. Their ambitions are peaking at that age, both personal ambitions and ambitions on behalf of the business. Ambitions combined with opportunities create a tendency to commit financial crime when other options for success are less convenient.

The lack of guilt feeling and the successful application of neutralization techniques can be explained by the organizational context. Since crime is committed within professional activities, the offender may not consider deviant actions as crime. This is especially the case when the offender commits crime to benefit the organization in terms of corporate crime (Bradshaw 2015). It is also evident when offenders claim to be followers rather than leaders in crime. As a follower in the hierarchy or the network, the individual may claim to obey orders, as is customary for

legal activities as well. Loyalty in the organization extends from legal across the border to illegal activities, without really noticing where the border line can be found.

Power and influence are characteristics of social relationships among individuals in business, and abuse of legitimate position power can enable white-collar crime. Executives have legitimate power over subordinates, who are to do what they are told. In knowledge organizations (end product is knowledge) and knowledge-intensive organizations (end product is not knowledge), subordinates are normally told what to do, but not necessarily told how to do it. In traditional manufacturing, subordinates are normally also told how to do it. Subordinates are used to obeying orders, and executives are used to giving orders in terms of their decisions. If decisions are made that involve illegal acts, decisions are presented as orders to be followed by subordinates. If subordinates notice the illegitimate nature of orders from above, they will actively have to deny following orders, and thereby risk losing their jobs.

Most business organizations are driven by goals. Strategic goals can include market position, technological position, and alliances. Financial goals can include turnover, profits and return on investments. In public administrations, goals can include response rate, efficiency, effectiveness, and cases solved. The organization identifies means to reach goals. All kinds of legal means are identified and put to work. If goals are not achieved despite tremendous efforts, some organizations lower their ambitions. Other organizations continue their struggle to reach goals and become aware of illegal means. Objectives are so important that crime becomes an option. Even before everything else has been tested, some organizations turn their attention to crime because of convenience.

White-collar criminals conduct their offenses in organizations, and it requires some form of organizing. Within the organization, white-collar crime is organized. It may be organized in

terms of statement manipulations, fake invoices, or routines that are purposely changed. Criminal activity can be carried out in a sub-organization of the main organization.

Criminal activity can be carried out in a sub-organization of the main organization.

In addition to Benson and Simpson's (2015) three characteristics of how white-collar offences manifest themselves, one more can be added:

1. The offender has legitimate access to the location in which the crime is committed.

Location does not have to be a physical place, it can just as well be a virtual place, such as a management information system where the offender has access and is a regular user.

Legitimate access makes crime convenient.

2. The offender is spatially separate from the victim. This opportunity property is present when it comes to banks and other external victims. However, the most frequent group of victims may be employers who suffer loss from crime conducted by people associated with the organization (Gottschalk 2015, 2016). For example, a procurement executive may collaborate with a vendor to submit fake invoices to the company, then approve payment of the invoice, and finally share the profit with the vendor. In this case, the offender is not spatially separate from the victim. The same lack of spatial separation occurs in cases of embezzlement and some other forms of financial crime. Spatial separation makes crime convenient.

3. The offender's actions have a superficial appearance of legitimacy. Illegal actions are organized and carried out in ways that are as similar as possible to legal actions. The criminal dimension of actions is concealed. Superficial appearance of legitimacy makes crime convenient.

4. The offender has a role of power and influence over other individuals. Since most white-collar criminals are leaders rather than followers, and there always is a leader when there is a follower in crime, the offender tends to have legitimate rights to make decisions and give orders that others have to obey. Objecting to orders from superiors or blowing the whistle on superiors may cause harm to subordinates. Power and influence are characteristics of social relationships among individuals in business, and abuse of legitimate position power can enable white-collar crime without causing suspicion or reaction. Power and influence make crime convenient.

A goal-orientation of most organizations, rather than a rule-orientation, makes objectives more important than means to reach goals. It is left to trusted and privileged individuals to decide how they perform their duties. Controls are installed for goal achievements, but not for individual procedures and behaviors.

In summary, there is a need to understand how people work in organizations, how they cooperate, how they make decisions, and what they are striving for in organizations, before the organizational dimension of the concept of convenience can be further explored.

Theories can provide general insights into a phenomenon such as white-collar crime. Theories can also provide explanations for empirical occurrences of white-collar crime. Thus, the concept of convenience is useful both ahead of and after experiences have been collected and analyzed.

The concept of convenience presents an integrated explanation of white-collar crime, while at the same time enabling explanations when new white-collar criminals emerge.

The concept of convenience addresses an important and interesting topic of misconduct and crime by the elite in society. The concept of convenience extends and advances our

understanding in significant ways. The concept of convenience has clear implications for future research in terms of both theoretical and empirical studies.

## CONCLUSION

This article has dealt with the topic of white-collar crime and considered the role of convenience in explaining its occurrence. It has put forward convenience as a theoretical explanation that underlies existing theories and research on white-collar crime.

It seems convenient for some trusted and privileged individuals to commit financial crime to solve their problems and challenges. In a professional setting, they have favorable circumstances to commit crime (economic dimension), to conceal crime by giving it an appearance of legitimacy (organizational dimension), and to justify the crime (behavioral dimension).

Convenience documents itself in the relatively easy opportunity, the relatively easy concealment, and the relatively easy justification of crime. Therefore, convenience seems to be a common denominator for all three dimensions in our explanation of white-collar crime.

Although the role of convenience has been considered in previous research, the notion of convenience in this article is novel in the role of an umbrella term for a general understanding of white-collar crime. Therefore, this article makes a novel theoretical contribution.

One important implication of the concept of convenience is that organizations are often to blame for occurrences of white-collar crime in their businesses. While they tend to present themselves as victims, enterprises and other organizations hit by white-collar crime have made crime possible. The organizational dimension of the concept of convenience has illustrated how lack of control, excessive degrees of freedom enjoyed by privileged individuals, goal orientation without attention to means, and domination in leader-follower relationships have made white-collar

crime an attractive option. Organizations that let privileged and trusted professionals do what they like without transparency or control should not be surprised that they are hit by abuse in terms of white-collar crime. When white-collar crime occurs, victims can be found externally, such as customers, banks and state revenue services. Since the organization allows crime to occur, then the organization is also an offender towards victims such as customers, banks and state revenue services. Rather than claiming that they are victims of crime, organizations emerge as offenders since they allow crime to happen.

## REFERENCES

- Adler, Paul S. and Seok-Woo Kwon. 2002. "Social Capital: Prospects for a New Concept." *Academy of Management Review*, 27 (1): 17-40.
- Agnew, Robert. 2005. *Pressured into Crime – An Overview of General Strain Theory*, UK, Oxford: Oxford University Press.
- Agnew, Robert. 2014. "Social concern and crime: moving beyond the assumption of simple self-interest." *Criminology*, 52 (1): 1-32.
- Aguilera, Ruth V. and Abhijeet K. Vadera. 2008. "The Dark Side of Authority: Antecedents, Mechanisms, and Outcomes of Organizational Corruption." *Journal of Business Ethics*, 77: 431-449.
- Ajzen, Icek. 2014. "The theory of planned behaviour is alive and well, and not ready to retire: a commentary on Sniehotta, Presseau, and Araújo-Soares" *Health Psychology Review*, 9 (2): 131-137.
- Alibux, Ayreen N.R.N. 2015. "Criminogenic conditions, bribery and the economic crisis in the EU: A macro level analysis." *European Journal of Criminology*, 12 (1): 1-21.
- Arjoon, Surendra. 2008. "Slippery When Wet: The Real Risk in Business." *Journal of Markets & Morality*, Spring, 11 (1): 77-91.
- Arnulf, Jan K. and Petter Gottschalk. 2013. "Heroic Leaders as White-Collar Criminals: An Empirical Study." *Journal of Investigative Psychology and Offender Profiling*, 10: 96-113.
- Ashforth, Blake E., Dennis A. Gioia, Sandra L. Robinson and Linda K. Trevino. 2008. «Re-Reviewing Organizational Corruption." *Academy of Management Review*, 33 (3): 670-684.
- Baird, Jane and Robert Zelin. 2009. "An Examination of the Impact of Obedience Pressure on Perceptions of Fraudulent Acts and the Likelihood of Committing Occupational Fraud." *Journal of Forensic Studies in Accounting and Business*, Winter, 1-14.

- Benson, Michael L. and Sally S. Simpson. 2015. *Understanding white-collar crime – An opportunity perspective*, New York, NY: Routledge.
- Blickle, Gerhard, Alexander Schlegel, Pantaleon Fassbender and Uwe Klein. 2006. "Some Personality Correlates of Business White-Collar Crime." *Applied Psychology: An International Review*, 55 (2): 220-233.
- Bogen, Terje. 2008. *Hvor var du, historien om mitt liv (Where were you, the story of my life)*, Schibsted publishing, Oslo, Norway.
- Bookman, Zachary. 2008. "Convergences and Omissions in Reporting Corporate and White Collar Crime." *DePaul Business & Commercial Law Journal*, 6: 347-392.
- Bradshaw, Elisabeth A. 2015. "Obviously, we're all oil industry": The criminogenic structure of the offshore oil industry, *Theoretical Criminology*, 19 (3): 376-395.
- Brightman, Hank J. 2009. *Today's White-Collar Crime: Legal, Investigative, and Theoretical Perspectives*, Routledge, Taylor & Francis Group, NY: New York.
- Bucy, Pamela H., Elisabeth P. Formby, Marc S. Raspanti and Kathryn E. Rooney 2008. "Why do they do it?: The motives, mores, and character of white collar criminals." *St. John's Law Review*, 82: 401-571.
- Bystrova, Elena G. and Petter Gottschalk. 2015. "Social Conflict Theory and White-Collar Criminals: Why Does the Ruling Class Punish their Own?" *Pakistan Journal of Criminology*, 7 (1): 1-15.
- Carrington, Thomas and Bino Catusus. 2007. "Auditing Stories about Discomfort: Becoming Comfortable with Comfort Theory." *European Accounting Review*, 16 (1): 35-58.
- Chang, Juin-Jen, Huei-Chung Lu. and Mingshen Chen. 2005. "Organized Crime or Individual Crime? Endogeneous Size of a Criminal Organization and the Optimal Law Enforcement." *Economic Inquiry*, 43 (3): 661-675.
- Chrisman, James J., Jess H. Chua, Franz W. Kellermanns and Erick P.C. Chang. 2007. "Are family managers agents or stewards? An exploratory study in privately held family firms." *Journal of Business Research*, 60 (10): 1030-1038.
- Collier, Joel E. and Sheryl E. Kimes. 2012. "Only If It is Convenient: Understanding How Convenience Influences Self-Service Technology Evaluation." *Journal of Service Research*, 16 (1): 39-51.
- Comey, James B. 2009. "Go directly to prison: White collar sentencing after the Sarbanes-Oxley act." *Harvard Law Review*, 122: 1728-1749.
- Davis, Murray S. 1971. "That's Interesting." *Philosophy of the Social Sciences*, 1: 309-344.
- Dion, Michel. 2008. "Ethical leadership and crime prevention in the organizational setting." *Journal of Financial Crime*, 15 (3): 308-319.
- Eberl, Peter, Daniel Geiger and Michael S. Assländer. 2015. "Repairing Trust in an Organization after Integrity Violations: The Ambivalence of Organizational Rule Adjustments." *Organization Studies*, 36 (9): 1205-1235.

- Eisenhardt, Kathleen M. 1985. "Control: Organizational and economic approaches." *Management Science*, 31 (2): 134-149.
- Engdahl, Oskar. 2015. "White-collar crime and first-time adult-onset offending: Explorations in the concept of negative life events as turning points." *International Journal of Law, Crime and Justice*, 43 (1): 1-16.
- Eriksen, Terje S. 2010. *Arven etter Ole Christian Bach – et justismord (The legacy of Ole Christian Bach – a miscarriage of justice)*, Norgesforlaget publishing, Oslo, Norway.
- Farquhar, Jillian D. and Jennifer Rowley. 2009. "Convenience: a services perspective", *Marketing Theory*, 9 (4): 425-438.
- Fosse, Gunn and Geir Magnusson. 2004. *Mayday Mayday! –Kapteinene først i livbåtene! (Mayday Mayday! –The captains first in the lifeboats)*, Kolofon publishing, Oslo, Norway.
- Füss, Roland and Achim Hecker. 2008. "Profiling white-collar crime: Evidence from German-speaking countries." *Corporate Ownership & Control*, 5 (4): 149-161.
- Galvin, Benjamin M., Donald Lange and Blake E. Ashforth. 2015. "Narcissistic organizational identification: seeing oneself as central to the organization's identity." *Academy of Management Review*, 40 (2): 163-181.
- Goldstraw-White, Janice 2012. *White-Collar Crime: Accounts of Offending Behaviour*, London: Palgrave Macmillan.
- Gottfredson, Michael R. and Travis Hirschi. 1990. *A general theory of crime*, Stanford, CA, Stanford University Press.
- Gottschalk, Petter. 2015. *Fraud Examiners in White-Collar Crime Investigations*, CRC Press, Taylor & Francis Publishing, FL: Boca Raton.
- Gottschalk, Petter 2016. *Understanding White-Collar Crime – A Convenience Perspective*, CRC Press, Taylor & Francis Publishing, FL: Boca Raton.
- Gottschalk, Petter and Torbjørn Rundmo. 2014. "Crime: the amount and disparity of sentencing – a comparison of corporate and occupational white collar criminals." *International Journal of Law, Crime and Justice*, 42: 175-187.
- Haines, Fiona. 2014. "Corporate fraud as misplaced confidence? Exploring ambiguity in the accuracy of accounts and the materiality of money." *Theoretical Criminology*, 18 (1): 20-37.
- Hamilton, Stewart and Alicia Micklethwait. 2006. *Greed and Corporate Failure: The Lessons from Recent Disasters*, Basingstoke, UK: Palgrave Macmillan.
- Hansen, Laura L. 2009. "Corporate financial crime: social diagnosis and treatment." *Journal of Financial Crime*, 16 (1): 28-40.
- Heath, Joseph. 2008. "Business Ethics and Moral Motivation: A Criminological Perspective." *Journal of Business Ethics*, 83: 595-614.
- Hirschi, Travis and Michael R. Gottfredson. 1987. "Causes of white-collar crime." *Criminology*, 25 (4): 949-974.

- Holtfreter, Kristy, Shanna Van Slyke, Jason Bratton, J. and Marc Gertz. 2008. "Public perceptions of white-collar crime and punishment." *Journal of Criminal Justice*, 36: 50-60.
- Holtfreter, Kristy., Kevin Beaver, Michael D. Reising and Travis C. Pratt. 2010. "Low self-control and fraud offending." *Journal of Financial Crime*, 17 (3): 295-307.
- Johnson, Shane D. and Elisabeth R. Groff. 2014. "Strengthening theoretical testing in criminology using agent-based modeling." *Journal of Research in Crime and Delinquency*, 51 (4): 509-525.
- Jonnergård, Karin, Anna Stafsudd and Ulf Elg. 2010. "Performance Evaluations as Gender Barriers in Professional Organizations: A Study of Auditing Firms", *Gender, Work and Organization*, 17 (6): 721-747.
- Kamerdze, Ami S., Tom Loughran, Ray Paternoster and Tracy Sohoni 2014. "The Role of Affect in Intended Rule Breaking: Extending the Rational Choice Perspective." *Journal of Research in Crime and Delinquency*, 51 (5): 620-654.
- Kerik, Bernard B. 2005. *From jailer to jailed – my journey from correction and police commissioner to inmate #84888-054*, Threshold Editions, NY: New York.
- Koppen, Vere, Christianne Poot and Arjan Blokland. 2010. "Comparing Criminal Careers of Organized Crime offenders and General Offenders." *European Journal of Criminology*, 7 (5): 356-374.
- Langton, Lynn E. and Nicole L. Piquero 2007. "Can general strain theory explain white-collar crime? A preliminary investigation of the relationship between strain and select white-collar offenses." *Journal of Criminal Justice*, 35: 1-15.
- Leonard, William N. and Marvin G. Weber. 1970. "Automakers and dealers: A study of criminogenic market forces." *Law & Society Review*, 4 (3): 407-424.
- Li, Shaomin and Ming Ouyang. 2007. "A Dynamic Model to Explain the Bribery Behavior of Firms." *International Journal of Management*, 24 (3): 605-618.
- McKay, Ruth, Carey Stevens and Jae Fratzi. 2010. "A 12-step process of white-collar crime." *International Journal of Business Governance and Ethics*, 5 (1): 14-25.
- Michel, Picard. 2008. "Financial crimes: the constant challenge of seeking effective prevention solutions." *Journal of Financial Crime*, 15 (4): 383-397.
- Naylor, R.Thomas. 2003. "Towards a general theory of profit-driven crimes." *British Journal of Criminology*, 43: 81-101.
- O'Connor, Terry R. 2005. Police Deviance and Ethics .In *part of web cited, MegaLinks in Criminal Justice*. <http://faculty.ncwc.edu/toconnor/205/205lect11.htm>, retrieved on 19 February 2009.
- Ouimet, Gerhard. 2009. Psychology of white-collar criminal: In search of personality, *Psychologie Du Travail Et Des Organisations*, 15 (3): 297-320.
- Ouimet, Gerhard. 2010. Dynamics of narcissistic leadership in organizations, *Journal of Managerial Psychology*, 25 (7): 713-726.

- Onna, Joost H.R., Victor R. van Geest, Wim Huisman and Adriaan J.M. Denkers. 2014. Criminal Trajectories of White-Collar Offenders, *Journal of Research in Crime and Delinquency*, 51 (6): 759-784.
- Passas, Nikos. 2007. *Corruption in the procurement process/outsourcing government functions: Issues, case studies, implications*, Report to the Institute for Fraud Prevention, shortened version by W. Black, 33 pages, [http://www.theifp.org/research-grants/procurement\\_final\\_edited.pdf](http://www.theifp.org/research-grants/procurement_final_edited.pdf)
- Petrocelli, Matthew, Alex Piquero and Michael Smith 2003. "Conflict theory and racial profiling: An empirical analysis of police traffic stop data." *Journal of Criminal Justice*, 31: 1-11.
- Pickett, K. H. Spencer and Jennifer M. Pickett. 2002. *Financial Crime Investigation and Control*. New York: John Wiley & Sons.
- Piquero, Nicole L. 2012. "The only thing we have to fear is fear itself: Investigating the relationship between fear of falling and white collar crime." *Crime and Delinquency*, 58 (3): 362-379.
- Piquero, Nicole L., Andrea Schoepfer and Lynn Langton. 2010. Completely out of control or the desire to be in complete control? How low self-control and the desire for control relate to corporate offending, *Crime & Delinquency*, 56 (4): 627-647.
- Pontell, Henry N., William K. Black and Gilbert Geis. 2014. Too big to fail, too powerful to jail? On the absence of criminal prosecutions after the 2008 financial meltdown, *Crime, Law and Social Change*, 61 (1): 1-13.
- Pratt, Travis C. and Francis T. Cullen. 2005. Assessing Macro-Level Predictors and Theories of Crime: A Meta-Analysis, *Crime and Justice*, 32: 373-450.
- Punch, Michael. 2003. "Rotten Orchards: "Pestilence", Police Misconduct And System Failure." *Policing and Society*, 13, (2): 171-196.
- Puranam, Phanish, Oliver Alexy and Markus Reitzig 2014. "What's "new" about new forms of organizing?" *Academy of Management Review*, 39 (2): 162-180.
- Ragatz, Laurie L., William Fremouw and Edward Baker. 2012. "The Psychological Profile of White-Collar Offenders: Demographics, Criminal Thinking, Psychopathic Traits, and Psychopathology." *Criminal Justice and Behavior*, 39 (7): 978-997.
- Reed, Gary E. and Peter C. Yeager 1996. "Organizational offending and neoclassical criminology: challenging the reach of a general theory of crime", *Criminology*, 34 (3): 357-382.
- Schoepfer, Andrea and Nicole Piquero. 2006. "Exploring white-collar crime and the American dream: A partial test of institutional anomie theory." *Journal of Criminal Justice*, 34: 227-235.
- Siponen, Mikko and Anthony Vance. 2010. "Neutralization: New Insights into the Problem of Employee Information Security Policy Violations." *MIS Quarterly*, 34 (3): 487-502.
- Sutherland, Edwin H. 1940. "White-Collar Criminality." *American Sociological Review*, 5, 1-12.
- Sutherland, Edwin H. 1949. *White Collar Crime*, New York: Holt Rinehart and Winston.

Sutherland, Edwin H. 1983. *White Collar Crime – The Uncut Version*, New Haven, CT: Yale University Press.

Sykes, Gresham M. and David Matza. 1957. “Techniques of Neutralization: A Theory of Delinquency.” *American Sociological Review*, 22 (6): 664-670.

Trahan, Adam. 2011. “Filling in the Gaps in Culture-Based Theories of Organizational Crime.” *Journal of Theoretical and Philosophical Criminology*, 3 (1): 89-109.

Valukas, Anton R. 2010. *In regard Lehman Brothers Holdings Inc. to United States Bankruptcy Court in Southern District of New York*, Jenner & Block, March 11, 239 pages, [http://www.nysb.uscourts.gov/sites/default/files/opinions/188162\\_61\\_opinion.pdf](http://www.nysb.uscourts.gov/sites/default/files/opinions/188162_61_opinion.pdf).

Welsh, David T., Lisa D. Oronez, Deirdre G. Snyder and Michael S. Christian. 2014. “The Slippery Slope: How Small Ethical Transgressions Pave the Way for Larger Future Transgressions.” *Journal of Applied Psychology*, 100 (1): 114-127.

Whetten, David A. 1989. “What Constitutes a Theoretical Contribution?” *Academy of Management Review*, 14 (4), 490-495.

Williams, James W. 2008. “The lessons of ‘Enron’ – Media accounts, corporate crimes, and financial markets.” *Theoretical Criminology*, 12 (4): 471-499.