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# **To what extent is white-collar crime understandable? An empirical study of determinants based on the theory of convenience**

## **ABSTRACT**

White-collar crimes(WCC) or financial crimes(FC) are the crimes that are linked with the top-level management representatives who are responsible to make the right decisions for the better functioning of the organization, these individuals are highly respectable as they hold a position of high repute. However, when the same individuals either under the pressure of performance or personal issues misuse the power and control vested on them due to the position they hold in the organization, take certain decisions which lead the organization into jeopardy. These individuals not only put the hard-earned money of the investors on stake but also enjoy the best of the facilities on the basis of their position. In the said article the authors have tried to answer two major questions regarding the abuse of position and manipulation of the financial statements at the struggling phase of the firm. The base of the study is convenience theory which was used to understand the concept of convenience theory for which a questionnaire based on 7 Likert scale was used in which responses of 230 MBA students were studied. The results were near to what were expected supporting the fact that individuals are misusing their position to commit WCC, supporting the concept of convenience theory being used in the study.

**Keywords:** *White-collar Crimes; Financial Crimes; Convenience theory; Organizational Frauds; Employees.*

## **INTRODUCTION**

To what extent is it understandable that top executives and other privileged individuals abuse their positions to commit FC when they have financial issues? To what extent is it understandable that top executives and other privileged individuals abuse their positions to commit FC when the business struggles financially and faces the threat of bankruptcy? These two research questions are addressed in this article based on the application of convenience theory. These are interesting questions as public opinion about the seriousness of the white-collar crime is becoming stronger (Schoultz and Flyghed, 2021), and public willingness to punish white-collar offenders is increasing (Cullen et al., 2020)

White-collar crime (WCC) refers to financial crime by offenders who abuse their privileged and trusted positions in professional hierarchy. The past cases registered around the globe making news also support the fact that it is the top or middle level management which is mostly involved in pulling up of these crimes. [The most common description of white-collar offenders is still Sutherland's \(1939, 1983\) emphasis on persons of respectability and high social status who commit an economic crime in the course of their occupations, which \(Geis, 1982\) seconds, however in the later study states a gap in Sutherland's work stating he considered it as a low class criminality whereas it was of corporate level \(Geis, 1995\) Pointing the arrow to the privileged class of an organization. Watkins, \(1977\) also stated that how people of high position have misused their power and position to commit these crimes. This offender-based definition emphasizes some combination of the actors' high social status, power, and respectability as the key features of white-collar crime \(Benson, 2021; Clarkson and Darjee, 2022\). Whereas FBI has a broader definition for financial crimes which includes cheque fraud, health care fraud, corporate fraud, mortgage fraud, money laundering, public corruption, terrorist financing and identity theft. Some commit a financial crime to benefit themselves referred to as occupational](#)

crime, while others commit a crime to benefit the organization referred to as corporate crime (Bittle and Hébert, 2020). Financial crime can be based on a number of techniques such as creative accounting (Gupta and Kumar, 2020a) and identity theft (Gupta and Kumar, 2020b). though several models have been developed in the past and several researchers have used them, still a lot of studies are needed. If we see the past models as Fraud triangle(DeZoort & Harrison, 2018; Huang, Lin, Chiu, & Yen, 2017; Indarti & Siregara, 2018; Latan, Chiappetta Jabbour, & Lopes de Sousa Jabbour, 2018; Raval, 2018; Suh, Shim, & Button, 2018), Fraud Diamond (Cooper, Dacin, & Palmer, 2013; Latan et al., 2018; Mansour, Ahmi, & Popoola, 2020; O'Connor, O'Regan, & O'Doherty, 2018; Raval, 2018; Santoso & Cahaya, 2018), Fraud Scale (Indarti & Siregara, 2018; Kedia & Philippon, 2011; Raval, 2018; Schnatterly, Gangloff, & Tuschke, 2018) and now Convenience theory (Gottschalk, 2017, 2018, 2019) all these have been used to understand the working of FC.

This article starts by reviewing the theory of convenience, followed by the research method and research results regarding predictors of the extent to which white-collar crime seems understandable to the respondents in our survey.

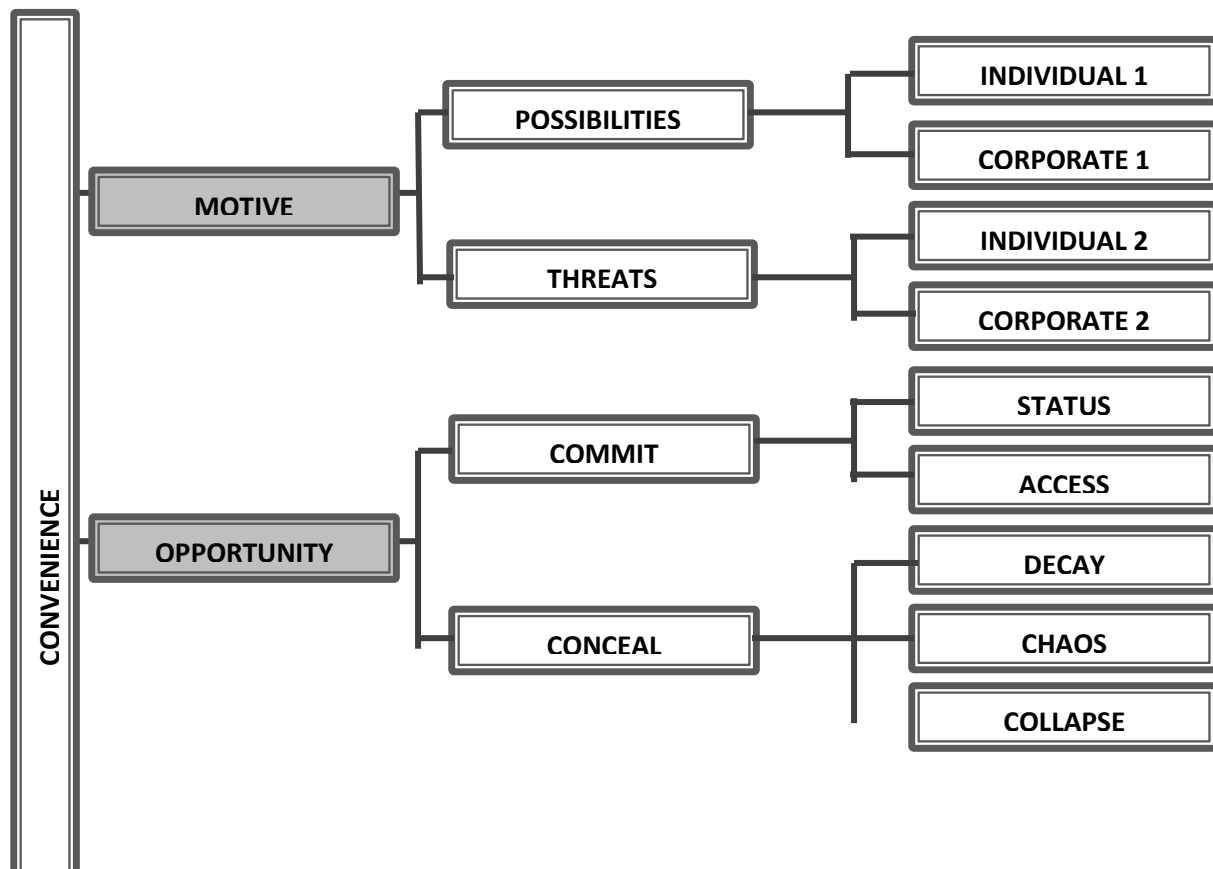
## **THEORY OF CONVENIENCE**

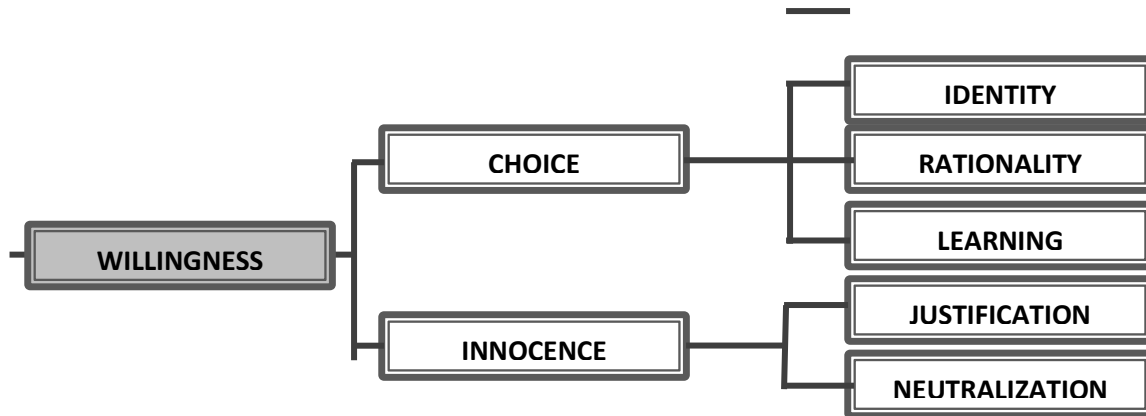
The theory of convenience suggests that corruption and other forms of FC can be triggered by a motive of possibilities or threats and can be conveniently committed and concealed in a professional setting by individuals who demonstrate willingness for deviant behavior. The theory was introduced a few years ago by (Gottschalk, 2017) and has since been given favorable reviews (e.g., Hansen, 2020; Oka, 2021; Vasiu and Podgor, 2019) and has been applied by a

number of scholars (e.g., Braaten and Vaughn, 2019; Dearden and Gottschalk, 2020; Desmond et al., 2022; Qu, 2021; Stadler and Gottschalk, 2021).

The convenience triangle of motive, opportunity and willingness has some similarities with the traditional fraud triangle (Murphy and Free, 2015). At the core of the theory is the human desire for convenience in terms of little time and effort, combined with avoidance of strain and pain, to complete a task and reach an objective. The theory is illustrated in Figure 1 by its structural model in terms of three convenience dimensions and fourteen convenience themes (Stadler and Gottschalk, 2021).

Along the motive dimension, there are possibilities or threats for the individual or the enterprise that make corruption attractive. *The opportunity for corruption, both for the briber and the bribed, is to commit and conceal wrongdoing in a professional setting. The offender may have a high status and legitimate access to resources.* The professional setting can be characterized by institutional deterioration causing decay, lack of oversight and guardianship causing chaos, and criminal market forces causing collapse.





**Figure 1** *Structural model of convenience theory (adapted from Gottschalk, 2021)*

The offender demonstrates a willingness for deviant behavior based on choice or innocence, where deviant identity, rational choice, and learning from others are three convenience themes for choice, while justification and neutralization are two convenience themes for perceived innocence. The convenience triangle suggests that convenience dimensions with their convenience themes can cause dynamics over time. For example, a potential offender with a strong motive might initiate actions that over time increase the organizational opportunity to commit and conceal corruption. The same can be considered as the elements of fire which are important to burn a fire( fuel, heat and oxygen) which can be provided reference to motivation, opportunity and rationalization .

## **RESEARCH METHOD**

The students at a business school in India pursuing their master’s degree in business administration (MBA) were chosen to apply the theory of convenience. These students are going to be future employees, managers, or entrepreneurs where they might take on roles of offenders, detectors, investigators, or controllers related to the detection and prevention of white-collar

crime. They were chosen both because of their future career paths as well as their current theoretical idea of financial crime and offenders. Before the survey was conducted, which was through a google form shared with the students after they had gone through a few sessions on understanding the concept of FC and how these are committed. They were taught in the class the different models for understanding FC which made it more convenient for them to answer the questions.

**The method of survey research has been applied previously in the United States and Norway. Stadler and Gottschalk (2021) found differences in perceptions among potential white-collar offenders and non-offenders. Those students more likely to agree with crime justifications were also more likely to agree with motivations for and willingness to engage in executive leader crime associated with a business. While 44% of criminal justice students in the United States were potential offenders, 60% of the business school students in Norway were potential offenders.**

The survey instrument for convenience theory in Table 1 lists fourteen convenience themes as illustrated in Figure 1. The survey instrument for the extent of understandable crime in Table 2 lists threat issues of individual and corporate white-collar crime respectively. The term ‘understandable’ was interpreted by respondents as ‘acceptable’ or ‘explainable’ that refers to respondents’ extent of agreeing that offenders might be understood, and their offenses might be acceptable or explainable given the described situations of threats. However, understandable was not interpreted as ‘justifiable’ in the sense that situations might justify wrongdoing or even make offenders entitled to such wrongdoing. Rather, acceptable refers to ‘recognizable’ and explainable, where threat situations provide a causal explanation for wrongdoing that survey respondents found trustworthy.

To what extent do you agree or disagree with these statements?	Disagree Agree
POSSIBILITIES: INDIVIDUAL 1 Chief executives and others in privileged positions can benefit from financial crime at work to achieve their personal goals	1234567
POSSIBILITIES: CORPORATE 1 Financial crime by top executives and others in privileged positions can help organizations achieve their business goals	1234567
THREATS: INDIVIDUAL 2 Chief executives and others in privileged positions can benefit from financial crime at work to avoid personal bankruptcy	1234567
THREATS: CORPORATE 2 Financial crime by top executives and others in privileged positions can help organizations avoid bankruptcy	1234567
COMMIT: STATUS Persons in top positions have the opportunity to commit financial crime at work because of their status	1234567
COMMIT: ACCESS Persons in top positions have the opportunity to commit financial crime at work because of their access to resources	1234567
CONCEAL: DECAY Persons in top positions have the opportunity to conceal financial crime at work where there is institutional deterioration	1234567
CONCEAL: CHAOS Persons in top positions have the opportunity to conceal financial crime at work where there is lack of oversight and control	1234567
CONCEAL: COLLAPSE Persons in top positions have the opportunity to conceal financial crime at work where the corporate environment has criminal market structures	1234567
CHOICE: IDENTITY Top executives and others in privileged positions might be willing to commit financial crime at work because they identify too strongly with the business	1234567
CHOICE: RATIONALITY Top executives and others in privileged positions might be willing to commit financial crime at work because they make a rational assessment	1234567
CHOICE: LEARNING Top executives and others in privileged positions might be willing to commit financial crime at work when they learn criminality from others	1234567
INNOCENCE: JUSTIFICATION Top executives and others in privileged positions might be willing to commit financial crime at work because they justify their actions	1234567
INNOCENCE: NEUTRALIZATION Top executives and others in privileged positions might be willing to commit financial crime at work because they get rid of guilt	1234567

**Table 1** Measurement instrument for convenience themes



The causal explanations for occupational and corporate crime in Table 2 make sense of events that might be confusing, difficult to comprehend, or poorly explained by mainstream sources of information. While the traditional explanation for financial crime in the elite is need and greed, respondents were here asked about the threat of personal or corporate bankruptcy as an understandable explanation of wrongdoing.

Furthermore, we have taken into account the different aspects of the respondents' conditions. Understandable then refers to the knowledge of different aspects of both employees and employers. When we see the understandability among the employees, it states the knowledge about the work they are performing and the academic knowledge they possess. And when the understandability of the employer is discussed, it states the awareness about the organization's internal information, which is sometimes confidential. Similarly, acceptability refers to the extent of recognition among employees and employers. Among employees, the acceptability is the system they work in, the way the flow of information works, and whether there is 360-degree communication, which includes whether the employee is aware of the wrongdoing of the top management and is in a position to speak about it. For employers, acceptability might relate to company performance in terms of revenues and profits.

The scale for measurement of all convenience themes and understandable themes rated from 1 (disagree) to 7 (agree). A total of 230 MBA students responded to the questionnaire. The total number of students were 282, where 230 students represent an acceptable response rate of 82%. The average age of respondents was 25 years with the youngest being 19 years and the oldest being 69 years. There were 137 male respondents (60%) and 93 female respondents (40%). 54 students (24%) had employment, while 176 students (76%) did not yet have employment.

<b>To what extent do you agree or disagree with these statements?</b>	<b>Disagree</b> <b>Agree</b>
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UNDERSTANDABLE 1 It is understandable that top executives and other privileged individuals abuse their positions to commit a financial crime when they have problems with their personal finances	1234567
UNDERSTANDABLE 2 It is understandable that top executives and other privileged individuals abuse their positions to commit financial crime when the business struggles financially and faces the threat of bankruptcy	1234567

**Table 2** *Measurement instrument for tolerance*

## RESEARCH RESULTS

The Likert scale was applied where the middle value of 4 indicates neither agreement nor disagreement. Table 3 lists descriptive results where respondents to a varying extent agree with all statements.

#	Convenience theme	Mean	Deviation
Q1	Possibilities for individual 1	5,00	1,704
Q2	Possibilities for corporate 1	4,86	1,724
Q3	Threats for individual 2	4,11	2,109
Q4	Threats for corporate 2	4,28	1,967
Q5	Offender status to commit	5,05	1,835
Q6	Access to resources to commit	5,30	1,793
Q7	Institutional decay to conceal	5,03	1,509
Q8	Lack of oversight to conceal	5,45	1,554
Q9	Criminal market to conceal	5,20	1,487
Q10	Choice from strong identity	4,86	1,682
Q11	Choice from rationality	4,47	1,655
Q12	Choice from learning	4,70	1,643
Q13	Innocence from justification	4,52	1,717
Q14	Innocence from neutralization	4,36	1,673
Q15	Understandable individual threat	4,83	1,783
Q16	Understandable corporate threat	4,89	1,774

**Table 3** *Descriptive statistics for responses*

Table 3 shows that there is most agreement with the convenience theme referring to lack of oversight and control and thus chaos: Persons in top positions have the opportunity to conceal financial crime at work where there is lack of oversight and control. In addition to the averages

in Table 3, it is interesting to calculate the fraction of respondents who agreed to each statement by providing a score of 5, 6, or 7:

Our first research question is: To what extent do convenience themes as determinants make it understandable that top executives and other privileged individuals abuse their positions to commit financial crime when they have problems with their personal finances? To answer this question, all fourteen convenience themes were entered as independent variables into a regression analysis. The combined effect of all items results in a regression equation with an  $R = .612$ , an  $R^2 = .377$ , an adjusted  $R^2 = .333$ , an  $F$ -value 9,184, and a significance  $< .001$ . The adjusted regression coefficient indicates that one-third of the variation in the extent to which respondents find crime understandable might be explained by convenience issues. Furthermore, the  $F$ -value indicates substantial significance for this relationship.

The fourteen convenience themes for this regression analysis are listed in Table 4. We first look for determinants that satisfy the significance requirement of  $< .01$ . The following two determinants then emerge:

- Access to resources to commit crime: Persons in top positions have the opportunity to commit financial crime at work because of their access to resources.
- Institutional collapse to conceal crime: Persons in top positions have the opportunity to conceal financial crime at work where the corporate environment has criminal market structures.

The more respondents thus agreed with the above statements, the more understandable respondents found it that top executives and other privileged individuals abuse their positions to commit a financial crime when they have problems with their personal finances.

Model		Unstandardized		Standardized	t	Sig.
		B	Error	Beta		
1	(Constant)	,626	,445		1,405	,161
	INDIVIDUAL 1	,115	,085	,110	1,357	,176
	CORPORATE 1	,192	,088	,186	2,176	,031
	INDIVIDUAL 2	,042	,070	,050	,603	,547
	CORPORATE 2	-,093	,084	-,103	-1,105	,270
	STATUS	-,174	,080	-,179	-2,158	,032
	ACCESS	,252	,079	,253	3,179	,002
	DECAY	-,166	,088	-,140	-1,887	,061
	CHAOS	-,014	,086	-,012	-,162	,872
	COLLAPSE	,236	,086	,197	2,741	,007
	IDENTITY	,050	,083	,047	,597	,551
	RATIONALITY	,201	,081	,186	2,465	,014
	LEARNING	,146	,078	,134	1,863	,064
	JUSTIFICATION	,163	,079	,157	2,046	,042
	NEUTRALIZATION	-,093	,075	-,088	-1,237	,217

Dependent Variable: UNDERSTANDABLE 1

**Table 4** Potential determinants of understandable occupational crime

We now look for determinants that satisfy the less demanding significance requirement of  $<.05$ .

The following four determinants then emerge from Table 4:

- The motive of possibilities for a corporate crime: Financial crime by top executives and others in privileged positions can help organizations achieve their business goals.
- Opportunity to commit from status: Persons in top positions have the opportunity to commit financial crime at work because of their status.
- Crime as a rational choice: Top executives and others in privileged positions might be willing to commit financial crime at work because they make a rational assessment.
- Justification from perceived innocence: Top executives and others in privileged positions might be willing to commit financial crime at work because they justify their actions.

The more respondents thus agreed with the above statements, the more understandable respondents found it that top executives and other privileged individuals abuse their positions to commit a financial crime when they have problems with their personal finances.

Our second research question is: To what extent do convenience themes as determinants make it understandable that top executives and other privileged individuals abuse their positions to commit a financial crime when the business struggles financially and faces the threat of bankruptcy? To answer this question, all fourteen convenience themes were again entered as independent variables into a regression analysis. The combined effect of all items results in a regression equation with an R=, 641, and R Square=, 411, and adjusted R Square=, 373, an F-value 10,718, and a significance >.001. The adjusted regression coefficient indicates that slightly more than one-third of the variation in the extent to which respondents find crime understandable, might be explained by convenience issues. Furthermore, the F-value indicates substantial significance for this relationship.

The fourteen convenience themes for this regression analysis are listed in Table 5. We first look for determinants that satisfy the significance requirement of <.01. The following two determinants then emerge:

- Access to resources to commit crime: Persons in top positions have the opportunity to commit financial crime at work because of their access to resources.
- Choice from learning: Top executives and others in privileged positions might be willing to commit financial crime at work when they learn criminality from others.

Model		Unstandardized		Standardized	t	Sig.
		B	Error	Beta		
1	(Constant)	,779	,430		1,812	,071
	INDIVIDUAL1	-,069	,082	-,066	-,842	,401

CORPORATE1	,179	,085	,174	2,098	,037
INDIVIDUAL2	,036	,067	,043	,540	,590
CORPORATE2	-,021	,081	-,023	-,253	,800
STATUS	-,145	,078	-,150	-1,862	,064
ACCESS	,312	,076	,315	4,077	<,001
DECAY	,099	,085	,084	1,163	,246
CHAOS	,018	,083	,016	,215	,830
COLLAPSE	-,169	,083	-,141	-2,027	,044
IDENTITY	-,002	,080	-,001	-,019	,985
RATIONALITY	,103	,079	,096	1,303	,194
LEARNING	,208	,076	,193	2,754	,006
JUSTIFICATION	,181	,077	,175	2,362	,019
NEUTRALIZATION	,146	,073	,138	2,006	,046
Dependent Variable: UNDERSTANDABLE2					

**Table 5** *Potential determinants of understandable corporate crime*

We now look for determinants that satisfy the less demanding significance requirement of  $<.05$ .

The following four determinants then emerge from Table 5:

- Motive of possibilities for corporate crime: Financial crime by top executives and others in privileged positions can help organizations achieve their business goals.
- Institutional collapse to conceal crime: Persons in top positions have the opportunity to conceal financial crime at work where the corporate environment has criminal market structures.
- Justification from perceived innocence: Top executives and others in privileged positions might be willing to commit financial crime at work because they justify their actions.
- Neutralization of potential guilt: Top executives and others in privileged positions might be willing to commit financial crime at work because they get rid of guilt.

## DISCUSSION

The main reason for and determinant of making white-collar crime understandable to respondents is offender access to resources, as it relates to both occupational crime and corporate crime. Respondents express a strong acceptance of white-collar crime as a consequence of offenders' convenient access to resources to commit financial crimes. A white-collar offender has typically legitimate and convenient access to resources to commit a crime (Füss and Hecker, 2008; Huisman and Erp, 2013; Lange, 2008; Pinto et al., 2008; Reyns, 2013). A resource is an enabler applied and used to satisfy human and organizational needs. A resource has utility and limited availability. According to Petrocelli et al. (2003), access to resources equates to access to power. Other organizational members are losers in the competition for resources (Wheelock et al., 2011). In the conflict perspective suggested by Petrocelli et al. (2003), the upper class in society exercises its power and controls the resources. Valuable resources are typically scarce, unique, not imitable, not transferrable, combinable, exploitable, and not substitutable.

What makes occupational crime by white-collar offenders understandable to respondents is institutional collapse in addition to resource access, as well as corporate possibilities, offender status, rationality, and justification. What makes corporate crime understandable is learning in addition to resource access, as well as corporate possibilities, institutional collapse, justification, and neutralization.

It is interesting to notice that neutralization is only significant for corporate crime. A potential explanation is that it might be easier to neutralize potential guilt feelings when the offender is not the main beneficiary of financial crime. In a published study by Stadler and Gottschalk (2021), they interpreted the term 'understandable' as an indication of survey respondents' inclination to commit white-collar crime. In their study, respondents who indicated great extent of understanding were classified as potential offenders, while respondents who indicated little

extent of understanding were classified as potential non-offenders. In their study, access to resources was no significant determinant of potential offending. The significant convenience themes related to all motives (individual possibility, corporate possibility, individual threat, and corporate threat) as well as willingness from identity and from neutralization.

## **CONCLUSION**

The prevalence of WCC or FC is widely acknowledged in the business sector, and several investigations have produced numerous ideas, study citations, and academic models. This research have led to the creation of several legislative rules based on these results. The bulk of findings indicate what workers or prospective employees may expect or what they will face in their working life. The F value indicates a substantial correlation between the location and the crimes, which further validates the study's findings. It was a great achievement to get access to resources and hide the institution's implosion. The existence of these crimes not only hinders the development of the organisation, but also harms its image, resulting to a decline in the company's general operations and making it difficult to recover. Motive, Opportunity, Rational Choice, Perceived Innocence, and Knowledge are identified as the components involved for WCC/FC. These elements not only demonstrate the effectiveness of the convenience hypothesis, but also offer up new paths for academics to examine these crimes further in an effort to reduce or eliminate them.



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