

# **Research Perspectives on White- Collar and Corporate Crime Convenience**

*Motives, Opportunities, and Attitudes*

By

**Petter Gottschalk**

Research Perspectives on White-Collar and Corporate Crime  
Convenience: Motives, Opportunities, and AttitudesBy Petter Gottschalk

This book first published 2025

Ethics International Press Ltd, UK

British Library Cataloguing in Publication Data

A catalogue record for this book is available from the British Library

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Print Book ISBN: 978-1-83711-067-4

eBook ISBN: 978-1-83711-068-1

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# Introduction

White-collar and corporate crime convenience is an important area of research that is emphasized recently by scholars such as Bullard (2024), Edelman (2024), Gottschalk and Hamerton (2024), and Logan et al. (2024). For example, Edelman (2024: 12) argued in his analysis that “the data suggesting corporations are less likely to be deterred by criminal legal systems is, at least partially, explained by Gottschalk’s convenience theory”. The theory of convenience suggests that offenders have a motive based on possibilities or threats, an organizational opportunity to commit and conceal crime, and a willingness for deviance based on personal choice or perception of innocence.

This book applies the theory of convenience to research articles on white-collar and corporate crime recently published in the three most relevant journals addressing economic crime by persons of respectability and high social status who commit financial crime based on their trusted professional positions with high social status: *Journal of Economic Criminology*, *Journal of White Collar and Corporate Crime*, and *Journal of Financial Crime*.

The purpose of this study is to identify current research perspectives on white-collar and corporate crime convenience. While convenience theory covers fourteen convenience propositions, there is varying attention to them in the reviewed articles. For example, a frequent topic in the journal articles is online romance fraud where victims were not on guard because they trusted their offenders. Trust tends to strengthen the convenience proposition addressing lack of guardianship, oversight, and control. The presented reviews of research articles are important as it might both tell what seems relevant and not relevant in understanding economic crime, and tell what propositions in the theory of convenience that might deserve attention in future economic criminology research. The review is additionally important to increase substance to the theory of convenience that emerged less than a decade ago and has since been developing and applied by various scholars. The review is also interesting from the perspective of understanding what aspects of crime convenience are implicitly and explicitly addressed in economic criminology research; that is whether motives,

opportunities, or attitudes are mainly addressed in financial crime research so far.

The first four chapters in this book are focused on the task of reviewing articles in the mentioned journals. While Chapter 1 studies research articles in the Journal of Economic Criminology, Chapter 2 studies research articles in the Journal of White Collar Crime, Chapter 3 studies articles in the Journal of Financial Crime, while Chapter 4 studies combinations of articles from these three research journals. These chapters constitute the core part of the book.

In the second part of the book, the first part is supplemented by several short case studies such as the Nordic Security Fraud in Chapter 5, the Magic Money Laundering in Chapter 6, the Russian confiscation in Chapter 7, the Universal Laundering in Chapter 8, the Ex-Footballer Tax Fraud in Chapter 9, and the Aids Fund Fraud in Chapter 10.

In the third part of the book, gender convenience perspectives are discussed in Chapter 11, while the emerging magnitude of digital fraud is discussed in Chapter 12.

The fourth and final part of the book is Chapter 13 that addresses how the convenience of white-collar and corporate crime can be reduced by application of artificial intelligence (AI) systems. While futuristic studies tend to suggest immense impacts from AI systems on individuals, organizations as well as societies, the final chapter here takes a more careful and realistic approach to the topic. First, propositions in convenience theory are discussed to evaluate possibilities for convenience reduction. Then the role of AI systems is discussed in terms of their agency properties based on principal-agent theory. Organizations are not necessarily rational entities as illustrated by institutional theory. Finally in the chapter, the three theoretical lenses of convenience, agency, and institution are applied to identify areas where AI might contribute to reduction in white-collar and corporate crime.

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## Chapter 1

# JEC Research Articles

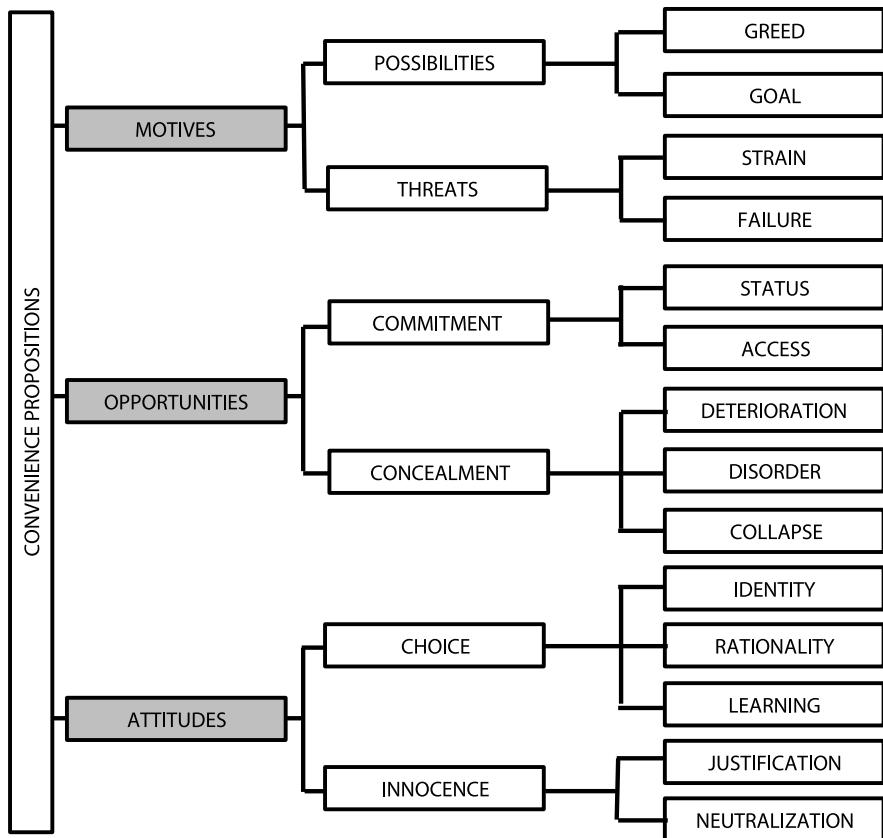
The purpose of this chapter is to review research articles in the *Journal of Economic Criminology* (JEC) by application of convenience theory. While the theory covers fourteen convenience propositions, there is varying attention to them in the reviewed articles. A frequent topic in the journal articles is online romance fraud where victims were not on guard because they trusted their offenders. Trust tends to strengthen the convenience proposition addressing lack of guardianship, oversight, and control. The review is relevant as it might both tell what seems important and not important in understanding economic crime, and tell what propositions in the theory of convenience that might deserve attention in future economic criminology research. The review is additionally relevant to increase substance to the theory of convenience that emerged less than a decade ago and has since been developing and applied by various scholars. The review is also interesting from the perspective of understanding what aspects of crime convenience are implicitly and explicitly addressed in economic criminology research; that is whether motives, opportunities, or attitudes are mainly addressed in economic crime research so far. A total of 61 research articles were reviewed, where 8 articles (13%) seem to focus on crime motives of possibilities and threats, 46 articles (75%) seem to focus on opportunities to commit and conceal crime, while 7 articles (12%) seem to focus on attitudes of willingness to participate in economic crime. The convenience triangle of motives, opportunities, and attitudes is thus dominated by the opportunity corner in the triangle.

The theory of convenience for economic crime suggests that offenders have motives of possibilities and threats, opportunities to commit and conceal crime, and attitudes of willingness for deviant behavior by choice and innocence. In this chapter, research articles in the new *Journal of Economic Criminology* are reviewed in the perspective of convenience theory. The journal is an outlet for theoretical and empirical work with interdisciplinary focus (Hock and Ryder, 2023). The interdisciplinary focus can provide insights into the convenience of economic crime by offenders. Therefore, this chapter addresses the following research questions: *What propositions*

*in convenience theory find support in published articles in the economic criminology journal? What aspects of crime convenience are implicitly or explicitly addressed in economic criminology research? What aspects of crime convenience seem to be missing so far in economic criminology research?*

Convenience theory suggests fourteen propositions for motives, opportunities, and attitudes. This chapter explores the extent of support found so far for the various propositions in the Journal of Economic Criminology since its inaugural issue in September 2023. The review is relevant as it might both tell what seems important and not important in understanding economic crime, and tell what propositions in the theory of convenience that might deserve attention in future economic criminology research. The review is additionally relevant to add substance to the theory of convenience that emerged less than a decade ago and has since been developing and applied by various scholars. The review is also interesting from the perspective of understanding what aspects of crime convenience are implicitly and explicitly addressed in economic criminology research; that is whether motives, opportunities, or attitudes are mainly addressed in economic crime research so far. Furthermore, the review is a response to Lord and Levi's (2023: 1) call for "research into the nature, organization and control of serious crimes for economic gain [that] ought to begin from the perspective of how we can create integrative, collaborative or multi-dimensional accounts of these behaviors in order to better organize, and identify, the most plausible explanations and interventions". The response to the call takes in this review the form of organizing research articles so far published in the journal into the dimensions of offender motives, opportunities, and attitudes, rather than the opposite approach of organizing conceptually in new theorizing based on the articles.

This chapter starts by a description of convenience theory followed by a description of the research method for review of journal articles. More substance is added to convenience theory when presenting the reviewed journal articles along the model structure as illustrated in Figure 1.1.



**Figure 1.1** Structural model of convenience theory

## The Crime Convenience Triangle

The traditional fraud triangle consists of pressures, opportunities, and rationalizations (Cressey, 1972; Wells, 1997). Similarly, the convenience triangle consists of motives, opportunities, and attitudes (Braaten and Vaughn, 2021; Bullard, 2024; Chan and Gibbs, 2020; Edelman, 2024). However, there are three distinct differences. First, convenience is a relative concept, indicating that offenders have the option of alternative actions to reach their goals that do not represent illegitimate behavior. While the fraud triangle suggests that opportunities will stimulate crime, the convenience triangle suggests that relative convenience in terms of time and effort, strain and pain, will stimulate crime. Second, it is mainly in the professional setting where offenders have access to resources that opportunity

arises to commit and conceal crime. Third, an offender can influence the opportunity structure over time. Therefore, opportunity in convenience theory is a dynamic rather than a static condition. The convenience triangle suggests that motives, opportunities, and attitudes can reinforce each other to commit and conceal crime.

Possibilities and threats can be motives for the individual and the unit where greed is typical at the individual level (Sajko et al., 2021) and goal is typical at the unit level of a group or an organization (Welsh and Ordóñez, 2014) for possibilities, while strain is typical at the individual level (Thaxton and Agnew, 2018) and failure is typical at the unit level (Pontell et al., 2014) for threats, as illustrated in Figure 1.1.

The opportunity structure for economic crime consists of committing and concealing wrongdoing. The convenience of committing crime is based on offender status and resource access. Status is an individual's social rank within a formal or informal hierarchy, or the person's relative standing along a valued social dimension (Kakkar et al., 2020). Status is the extent to which an individual is respected and admired by others, and status is the outcome of a subjective assessment process (McClean et al., 2018). A resource is an enabler applied and used to satisfy human and organizational needs that the offender has access to (Huang and Knight, 2017; Williams et al., 2019). The convenience of concealing crime is based on social deterioration (Karimi-Ghartemani et al., 2022), lack of guardianship, oversight, and control causing disorder (Uygur and Napier, 2023), and criminal market forces such as competition-avoiding cartels causing eventual business collapse (Goncharov and Peter, 2019; Huric-Larsen, 2023).

The willingness attitude is based on choice or innocence. Choice can derive from deviant identity (Crank, 2018) such as narcissistic identification with the unit (Galvin et al., 2015) or an antisocial identity where an organizational leader is more likely to respond symbolically rather than substantively "in a situation of negative social performance feedback provided by stakeholders of the organization" (Chliova et al., 2024: 4). Choice can also derive from rationality that is all about weighing up the pros and cons and the advantages and disadvantages of alternative courses of action in terms of incentives and disincentives for offending (McGloin et al., 2021). Learning is the final choice proposition in Figure 1.1 where learning refers

to differential association suggesting that whether individuals engage in crime is largely based on their socialization where they associate with those who agree with them and distance themselves from those who disagree (Hoffmann, 2002; Sutherland, 1983).

The perception of innocence is based on justification and neutralization. In a justification, the actor admits responsibility for the act in question but denies its pejorative and negative content (Schoen et al., 2021: 730):

People use justification mechanisms to protect their sense of self. People who sincerely believe that they are a specific kind of person but routinely demonstrate behaviors that indicate otherwise may avoid cognitive dissonance and maintain their sense of self by using justification mechanisms that allow them to “explain away” their behavior.

Silver and Garofalo (2024: 3) discussed the difference between an excuse and a justification:

When confronting someone for acting wrongly, they may defend themselves by offering either a justification or an excuse. Scholars have disagreed about exactly how to capture this distinction both in the law and in morality, but a plausible and common way of understanding the distinction in the moral context is to say that an agent who is justified in performing some action has not acted wrongly, and an agent who is excused has acted wrongly but should not be blamed or punished.

Neutralization is similar to rationalization a matter of denying guilt by application of various neutralization techniques (Sykes and Matza, 1957). Offenders 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 argued that a dilemma arose, whereby they made a reasonable tradeoff before committing the act (Jordanoska, 2018; Kaptein and Helvoort, 2019; Siponen and Vance, 2010). Such claims enable offenders to find crime convenient, since they do not consider it crime, and they do not feel guilty of wrongdoing (Cullen et al., 2022).

## Research Method for Article Review

The first volume with research articles in the Journal of Economic Criminology was published in September 2023. This review was conducted in August 2024 when the journal had published 61 articles labeled 'research article'. Some other articles were not marked 'research article', and some of the research articles addressed convenience theory directly (e.g., Gottschalk, 2023, 2024a, 2024b; Urzică and Gottschalk, 2024). These articles were removed from the review, making the sample for review consist of 61 articles.

Contents analysis by archival study is the research method applied in this review. The search focused on potential motives, opportunities, and attitudes for deviance as described in each research article. From each journal article, the theme that seemed to dominate was recorded and reported below. The reporting is visualized by bold letters for each identified author and by bold letters also in the list of references.

Content analysis is a research method to identify characteristics within texts attempting to make valid inferences (Braaten and Vaughn, 2021). Content analysis assumes that language reflects both how people understand their surroundings and their cognitive processes (Hsieh and Shannon, 2005). Cognition refers to what people think and how they think, and cognitive processes affect the way in which people interpret and make sense of what is around them. Therefore, content analysis makes it possible to identify and determine relevant text in a context (McClelland et al., 2010).

The presentation of research results follows the structural model of convenience theory illustrated in Figure 1.1 where fourteen propositions are listed. For some of the propositions, many articles in the Journal of Economic Criminology were found. For other propositions, no evidence of the convenience theme was found in journal articles.

## Research Result: Crime Motives

### Personal Greed by Individual Offenders

"Fraud from corporate psychopaths in management will be related to personal greed rather than necessity" (*Boddy et al.*, 2024: 7). This quote is

in line with Amos et al. (2024) who argued that individuals with psychopathic traits tend to use manipulation techniques in order to obtain financial gain. Such individuals lack empathy and impulse control, and they can be lying compulsively, publicly humiliating and ridiculing colleagues, and taking credit for others' work. Psychopaths are typically lying and showing dishonesty. This seems similar to behaviors occurring in "everyday economic crimes of ordinary people" where "economic crime is a typology of offences that are characterized by financial harm and dishonest intent", though on a smaller scale (*Shepherd et al.*, 2024: 1).

"White-collar criminals engage in fraudulent schemes, embezzlement, money laundering, and other financial crimes to generate profits and illicit gains" (*Sorgenbits and Turksen*, 2024: 2).

Restoring the perception of equity and equality is a potential motive for economic crime (Leigh et al., 2010), where *Messy* (2024) found that some levels of corruption reduce income inequality in a country.

Greed as motive was identified also by *Abah et al.* (2024: 1) in their study of corruption within agricultural projects in Nigeria:

Most agricultural development programs by international organizations and institutions like United Nation Organization (UNO), United States Agency for International Development (USAID), Department for International Development (DFID), International Fund for Agricultural Development (IFAD), and the World Health Organization (WHO), have been known to be marred by leaders in agricultural and rural development activities due to greed, hence decreasing farm productivity, reduction of household food security, income, and reduction of rural development.

In China, municipal officials are bribed based on "the cultural practice of guanxi that often facilitates corruption" (*Teichmann*, 2023c).

## **Organizational Goal by Corporate Offenders**

Banks in the Baltic countries of Lithuania, Latvia, and Estonia were reluctant to implement anti-money laundering measures so that they could

achieve their objectives of profitable business from handling non-residents' bank transactions (*McNaughton*, 2024).

## **Personal Strain by Individual Offenders**

Unemployment is a personal strain factor that might motivate economic crime by individual offenders. *Triatmanto and Bawono* (2023: 3) argued that; "Long-term unemployment can lead to physical and mental health issues, social exclusion, and an increase in crime rates".

## **Organizational Failure by Corporate Offenders**

No research article was identified.

## **Research Result: Crime Opportunities**

### **High Status Offender**

Online fraudsters might achieve higher offender status by music heroes as discussed by *Lazarus et al.* (2023a: 13):

Thus, we argue that glorifying wealthy and prominent individuals who acquired their riches through illicit means in Nigerian music predated the digitalization of fraud and music and the subsequent glamorization of online fraudsters. This is evident in *jùjú* and high-life genres, songs predating the digitalization of fraud, and music also glamorize criminal actors.

One characteristic of the status of chief executive officers (CEOs) is the level of compensation paid to such top executive. *Bolgorian et al.* (2023: 5) reported that "our findings indicate a substantial positive relationship among CEO compensation and the risk of money laundering in Iran".

## Legitimate Resource Access

Offenders have legitimate access to information and communication technology to “adopt various online personas, identities, and backstories” that is not illegal, since “lying is not illegal” (*Maras and Ives*, 2024: 2).

Offenders may have both legitimate and illegitimate access to resources that make crime convenient. An example is the offense of sextortion where the offender has access to resources in terms of images of the victim used to commit blackmailing against the victim (*Edwards and Holley*, 2023: 1):

Sextortion is a form of blackmail in which images of the victim nude or engaged in sexual acts are used as leverage by the offender. Typically, the offender will threaten the victim with public exposure of the images. Some offenders go so far as identifying and naming friends, family and coworkers of the victim as targets to whom they will disclose the images, maximizing the potential reputational damage from disclosure.

Technology access was also emphasized by *Lord and Levi* (2023: 3): “Many of these behaviors and crimes may also be enabled, or dependent on, internet connected systems and digital technologies”.

Information access was emphasized by *Bradrania et al.* (2023: 1) where insiders have legitimate access to inside information while illegitimately committing insider trading: “Insider trading is well documented in the literature, which generally focuses on the value of information contained in insider transactions”.

## Social Deterioration

Lack of corporate social responsibility encourages tax avoidance (*Mkadmi and Ali*, 2024). Furthermore, institutional decay in terms of colonial governance structure combined with limited social protection, climate change and historical inequalities make the practice of modern slavery convenient. Modern slavery is characterized by the control of a person over another, an involuntary aspect in their relation, and an element of exploitation (*Amoah and Mensah*, 2024).

Dehumanization of victims is discussed by both *Maras and Ives* (2024) and *Whittaker et al.* (2024). Offenders dehumanize by the term 'pig butchering' that is an animal metaphor. Dehumanization occurs when denying fundamental human attributes to others. The convenience of victimizing animals rather than people reduces offender concerns so they can disregard primitive individuals as victims.

Social deterioration opens up an avenue for deception by offenders where "economic crimes are closely associated with deception" (*Zabyelina*, 2023: 3). Deception refers to "the deliberate attempt, whether successful or not, to conceal, fabricate, and/or manipulate in any other way factual and/or emotional information, by verbal and/or nonverbal means, to create or maintain in another or in others a belief that the communicator himself or herself considers false" (Meyer and Choo, 2024: 442). *Banerjee et al.* (2023: 8) formulated what seems to be an understatement regarding deception detection that, «humans are not necessarily highly skilled at deception detection».

## **Lack of Guardianship Disorder**

The reluctance of whistleblowers to blow the whistle and report observations of wrongdoing contribute to the lack of guardianship, oversight, and control. As evidenced by *Aristodemou* (2024), it was whistleblowers that detected and notified authorities and investigative journalists about Baltic banks in Lithuania, Latvia, and Estonia, the Panama papers, and the Pandora papers. Lack of whistleblowing might occur in environmental crime and wildlife conservation as well, for example when there is a low "predicted probability of a reserve reporting illegally killed elephants" (*Rivera*, 2023: 7).

The competitive market makes firms reluctant to implement extensive fraud prevention measures that might seem bureaucratic. The efficiency in service provision to customers is more important than controls (*Gilbert*, 2024).

The use of crypto currencies, such as Bitcoin, is not regulated and thus not subject to guardianship, oversight, or control, where the "decentralized network allows for online payments to take place directly from one crypto currency wallet holder to another, without going through a bank or any

other centralized third-party" (*Burgess*, 2024: 1). Not only crypto currency escapes control. Another example is Hundi (*Anima et al.*, 2023: 1):

Hundi is an example of an informal fund transfer system which is characterized by its emphasis on maintaining anonymity and circumvents the established framework of traditional banking systems. Through alternative remittance networks, like the Hundi systems, illicit revenues from drug trafficking, funding of terrorist activities are frequently subjected to the process of money laundering. The hundi system, which is predominantly utilized by South Asian migrant workers, particularly those from Bangladesh, in prominent host countries across East and Southeast Asia, has been exploited for illicit purposes.

Auditors and forensic accountants have failed "to develop robust systems and controls aimed at detecting, preventing, and addressing instances of fraud" (*Ellili et al.*, 2024: 1): "Due to the failure of corporate governance and accounting scandals in recent years, many companies in the world have been declared bankrupt, such as WorldCom, Kodak, Enron and Lehman Brothers".

Trust is a factor that reduces and sometimes replaces guardianship, oversight, and control. Trust is an important contribution to the convenience of economic crime. Trust is the intention to accept (*Sala and Pratt*, 2023) or the actual acceptance of vulnerability to another's actions (*Baer et al.*, 2021). Trust is "a willingness to be vulnerable and accept risk in relationships" that is typically motivated by an expectation of a positive outcome (*Legood et al.*, 2021: 1). *Mangold et al.* (2024: 10) stated that; "Trust is oriented toward the future and reduces complexity", by referring to trust as an attitude rather than an action. When discussing a case of trust violation in online dating romance, *Marquart and Thompson* (2024: 6) reported that; "She was extremely fond of Rich and trusted him completely". Similarly, when discussing the case of online dating scams, *Aborisade et al.* (2024: 8) reported that offenders were successful in "gaining the trust and confidence of their victims", *Drew and Webster* (2024: 2) reported that offenders established "a strong bond and trust, i.e. relationship formation", *Lokanan* (2023: 1) reported that "the women fell into financial ruin because they trusted a man using a false identity to disguise his true self", and *Meikle*

*and Cross* (2024: 2) reported that “offenders are known to use a wide range of established techniques to establish trust, and then manipulate and coerce their victim”. Victim skepticism by securing guardianship and controlling the threat actor is thus replaced by blind trust in the actor causing the victim to do what the actor asks for.

The police are reluctant to investigate various forms of fraud even when they receive fraud reports from victims. Such police reluctance contributes to the convenience of fraud offending. *Day* (2024) exemplified this phenomenon of lacking police response by rogue trading incidents where there is “a widespread failure to identify, record, or fully investigate criminal offences”. *Kotlán* (2024: 2) exemplified the same phenomenon by economic environmental crime where such crime “is often not perceived as illegal and there is a kind of false solidarity with the perpetrator”. *Meerts* (2023) explained law enforcement reluctance by “an overburdened criminal justice system”.

Prosecuting authorities are sometimes reluctant to bring charges against companies to court. Instead, the prosecution may offer deferred prosecution agreements to suspected companies. Gottschalk (2024c) claimed that such agreements might represent miscarriage of justice and corporate convenience. *Hertstein et al.* (2024) highlighted aspects of the deferred prosecution regime in Jersey that have sought to meet some of the weaknesses and challenges. The reluctance to bring charges against companies is also explained by the threat of bankruptcy, where “thousands of innocent people will be unemployed” (*Guo*, 2023: 1). Law enforcement reluctance is stimulated by the unknown magnitude of fraud since “the unmeasured ‘dark fraud’ can be readily and conveniently ignored for administrative and political purposes” (*Button et al.*, 2023: 2).

Even worse than reluctance is active participation by law enforcement officials, thereby making it convenient for offenders to continue with crime. As argued by *Cretu-Adatte et al.* (2024: 3), “the smooth operation of criminal activities is sustained by the involvement of corrupted public officials”.

Lack of guardianship, oversight and control can be found in business sectors where cash payments are still in use. An example is the food sector

globally such as “using food convenience stores to move illicit substances to generate illicit funds requiring laundering” (*Tiwari*, 2023: 2):

The attractiveness of the food sector to fraudulent activities and illicit practices can be attributed to several factors. One factor that makes the food sector attractive for illicit activities is its reliance on cash transactions and resilience to economic downturns at both the macro and micro level.

Very attractive in the perspective of convenience for potential offenders is the change of role from guardians to offenders where “top managers directly charged with implementing guardianship procedures and protocols were able to leverage their positions/roles to circumvent controls as they acquire motivation to offend” (Chan and Gibbs, 2022: 2). An overlap between corporate guardians and offenders can thus emerge where guardianship becomes non-existent in practice. Similarly, *Teichmann et al.* (2023b) found that some arbitrators helped at corruption and money laundering.

In many countries, the financial sector with banks and insurance companies, as well as brokerage firms and security firms, are legally obliged to submit suspicious transactions reports to national financial intelligence units (FIUs) that are organized within law enforcement agencies such as serious fraud offices. The reporting firms tend to submit numerous reports to avoid allegations of not complying with their obligations. The consequence is that FIUs are overloaded with no real chance of detecting actual incidents of crime such as money laundering, thereby contributing to the convenience of concealing economic crime because of absent or inefficient anti-money laundering (AML) frameworks and measures. *McNaughton* (2023: 3) suggested that the fight against illicit financial flows might already have been lost:

There has been substantial critical scholarship that purports to identify major deficiencies of international AML law and the enormous cost of AML compliance by the financial sector. Continuous large data leaks (Panama Papers, Pandora Papers, Financial Crimes Enforcement Network [FinCEN] Leak) and money laundering banking scandals, most notably the record breaking 2019 Baltic region Danske Bank case involving the channeling of \$200 billion

illegal funds from Russia trigger the question of whether the fight against illicit financial flows is being lost.

While there is no lack of standards and regulations in many Western economies, rule complexity tends to make non-compliance convenient (Lehman et al., 2020). As suggested by *Pavlidis* (2023), standards in the fields of anti-money laundering and countering the financing of terrorism by the financial action task force (FATF) might in fact work counter to intentions.

## Criminal Market Collapse

“Since the move towards free trade removes the opportunity to obtain at least some bribes, corrupt officials have a greater incentive to limit trade openness arrangements” (*Mondjeli et al.*, 2024: 4). That is, corrupt officials find convenience in preventing trade openness arrangements.

Organized criminals operate in legitimate businesses that create criminal market forces in various industries where convenient deviance might become the norm (*Vattiata*, 2024: 1):

There is a persistent concern regarding the susceptibility to investments from organized crime groups and their infiltration into legitimate businesses. These businesses often serve as a front, offering cover, assistance, or facilitation for criminal endeavors. In particular, the financial sector and affluent businesses are prime targets and have frequently been exploited, typically for money laundering and the investment of illegal gains.

Ambiguity in state officials’ interpretations of laws, regulations, and international conventions enables criminal market forces seemingly and apparently to function without any interventions from the criminal justice system. Ambiguity, as exemplified by *Scalpello’s* (2024: 1) study of Malta, is not a linguistic issue but rather an instrument used by those in power:

Ambiguity is not a linguistic accident; it is a communication strategy employed to overcome an anticipated resistance to a goal, “to make things mean different things” (...) Ambiguity as a concept comprises of different forms of deception: the use of a lack of clarity

around a phenomenon or situation as well as taking advantage of the fact that there may be several ways of interpreting a situation, and therefore making use of multiple and conflicting interpretations.

Government ambiguity combined with anomie and rule complexity (Lehman et al., 2020) creates a wide space for deviant actions. In cases of digital fraud, offenders might choose jurisdictions characterized by ambiguity, anomie, and complexity that needs to be addressed in law enforcement (*Sarkar and Shukla* (2024: 7) :

Another important consideration when discussing online crimes is jurisdiction. This is vital because, as per our definition of cyberspace as a global domain without boundaries, interactions can happen across countries. For a successful prosecution, the act should be deemed illegal in the jurisdiction where the victim resides, prompting the initiation of a First Information Report (FIR). Subsequently, factors such as the victim's location, the origin of the cybercrime, and the servers involved will collectively determine the appropriate jurisdiction for law enforcement to handle the case.

Criminal activities in cyberspace do not necessarily concern any specific jurisdiction. An example is the illegal gambling market where online gambling has a "dynamic nature of online operations" with substantial "complexities of monitoring and regulation in virtual spaces" (*Chopin et al.*, 2024: 1). In cyberspace, communication is critical for offender convenience (*Kikerpill*, 2023: 8): "Depersonalized dots converging in time and space become senders, recipients and the myriad of messages in which these two come together".

Exploitation of convenient jurisdictions by economic crime is an issue not only in cyberspace. Traditional transactions can also exploit differences among jurisdictions as exemplified by illicit financial flows where "commercial false invoicing occurs when importers and exporters deliberately falsify prices on merchandise invoices to transfer value across international borders, evade customs duties and/or taxes, launder money, circumvent capital controls, and hide profits abroad" (*Bodjongo et al.* (2024: 2).

Criminal market forces can be found in the oil industry. As exemplified by *Khan* (2024: 8), legitimate companies buy oil from terrorist organizations such as ISIS:

By 2014, ISIS dominated over 60% of Syrian oil production, yielding around \$3 million daily from illicit sales. Despite recent losses, ISIS still influences substantial oil fields in northern Iraq.

Criminal market forces can be found when companies circumvent and evasion sanctions (Gottschalk, 2024a). *Montenarh and Marsden* (2024: 1) exemplified sanctions violations by Russian oligarchs who hide their assets from Western authorities: “Russia’s invasion of Ukraine in February 2022 led Western governments to impose extensive sanctions on the Russian economy and the people who maintain the regime – the so-called oligarchs”. The use of crypto currencies seems particularly convenient in times of sanctions where criminal market forces attempt to compensate for sanctions. For example, *Mgadmi et al.* (2023: 8) reported during the Russian attack on Ukraine that “our findings highlight significantly high trading volumes for different crypto currencies and low trading volume for Russian and Japanese stock indices during this ongoing war period”.

In the market for caviar, *Jeanneret et al.* (2023: 1) found that «shift in demand may have contributed to the self-perish of wild caviar trade, while shift in supply may have grown criminal interest toward selling wrongly labeled rather than openly poached caviar».

Competition-avoiding cartels imply criminal market forces (Goncharov and Peter, 2019; Huric-Larsen, 2023). *Johnson* (2023: 1) studied how bankers from competing banks colluded to raise or lower the London Inter-Bank Offered Rate (LIBOR) and Foreign Exchange (FX) benchmark interest rates in order to benefit their own trading positions”.

## Research Result: Willingness Attitudes

### Deviant Personal Identity

*Boddy et al.* (2024) argued that psychopathy is a personality trait of many economic crime offenders. Identity is generally how an individual sees himself or herself in relation to others (Ingram, 2023). While age is usually not viewed as a personal identity characteristic, it is nevertheless interesting to note the research by *Vincent et al.* (2023: 8) that age matters in tax

non-compliance in terms of “the insensitivity of the age group 18–35 years to tax compliance”.

## Rational Choice of Crime

The rational choice of crime addresses pros and cons, advantages and disadvantages, and incentives versus disincentives (McGloin et al., 2021). An element in the rational choice decision is the extent of deterrence that is a process in which threatened or actual sanctions discourage criminal acts. Deterrence refers to discouraging and preventing someone from doing something wrong and discouraging and terminating wrongdoing by someone who is doing something undesirable (Fang and Yang, 2024). *Torres et al.* (2024: 3) discussed “marginal deterrence effect stemming from a punishment scale that progressively increased with more harmful acts”. Similarly, when discussing foreign exchange offenses, *Ramanambonona* (2024: 1) argued that “a rational offender is expected to be able to compare the cost-benefit before undertaking activities that generate exchange infractions”. Similarly, *Tiwari et al.* (2023: 9) argued that “the rational decision making of a money launderer can be substantiated through the concepts in systems theory, such as structural coupling that acknowledges the codependency between factors in a system in this context, the factors influencing the choice of laundering technique”. *Kabra and Gori* (2023: 1) applied rational choice theory to explain offenders in drug trafficking on crypto markets, where offenders “make a rational choice of dealing drugs online as the benefits attached to drug trafficking on crypto markets outweigh the potential costs, such as getting arrested”.

## Learning by Association

Learning refers to differential association suggesting that whether individuals engage in crime is largely based on their socialization where they might associate with peers and others in their deviance and at the same time distance themselves from those who disagree (Hoffmann, 2002; Sutherland, 1983). *Velásquez-Giraldo et al.* (2023: 1) applied this perspective of differential association and found “each assumption around these peer effects upon the nine principles of differential association, which form the most famous explanation of criminal influence”.

## **Innocence from Justification**

No research article was identified.

## **Innocence from Neutralization**

Some offenders refuse damage from harm, claiming that there is no visible harm from the action (Sims and Barreto, 2022). This neutralization technique might also be applied by romance fraudsters on the Internet as suggested by *Lazarus et al.* (2023b: 5) when the research reviewed online romance fraud studies with empirical evidence from Ghana and other poor countries:

The studies suggest that cybercriminals underestimate the financial harm inflicted on victims from Western countries: they assume that these victims have access to safety nets, such as social welfare and benefits, available in Western societies.

## **Future Research on Crime Justification**

The theory of convenience was developed as an explanation for the phenomenon of white-collar and corporate crime where offenders abuse their professional or trusted positions to commit financial crime (Gottschalk, 2023, 2024a, 2024b; Urzică and Gottschalk, 2024). Not all reviewed research articles address this phenomenon as some addressed, for example, everyday economic criminality (e.g., *Shepherd et al.*, 2024), robbery (e.g., *Torres et al.*, 2024) and private transactions with crypto currency (e.g., *Burgess*, 2024). Nevertheless, criminology research addressing such topics was included in this study as the opportunity structure was extended beyond an organizational setting.

A frequent topic in the journal articles is online romance fraud where victims were not on guard because they trusted their offenders. Trust tends to strengthen the convenience proposition addressing lack of guardianship, oversight, and control.

A total of 61 research articles were reviewed, where 8 articles (13%) seem to focus on crime motives of possibilities and threats, 46 articles (75%) seem to focus on opportunities to commit and conceal crime, while 7 articles (12%) seem to focus on attitudes of willingness to participate in economic crime. The convenience triangle of motives, opportunities, and attitudes is thus dominated by the opportunity corner in the triangle. The first suggestion is thus to stimulate more research into motives and attitudes at the potential reduction in opportunity research.

Two convenience propositions do not seem covered so far in economic crime research in the journal: organizational failure by corporate offenders and innocence from justification. While the former is limited to the corporate sphere of organizational misconduct, the latter concerns all kinds of offenders. In a justification, the offender denies wrongdoing by explaining why it happened. Innocent justification can also occur, as the offender feels entitled to financial crime after negative life events (Engdahl, 2015). The perspective of negative life events suggests that events such as divorce, accident, lack of promotion, and cash problems can cause potential offenders to consider white-collar crime a convenient solution. A second suggestion is thus to stimulate more research into various justifications that are different from neutralizations that is already well researched.

The substance added to the theory of convenience from this review is mainly perspectives from non-Western studies. For example, the idea by Lazarus et al. (2023b) that victims in the West will not suffer financially from cybercrime, is interesting. Another idea is long-term unemployment as an important motive for crime (Triatmanto and Bawono, 2023). A number of research articles in the Journal of Economic Criminology add new perspectives simply by drawing perspectives from other parts of the world, such as: Nigeria (Abah et al., 2024), Ghana (Amoah and Mensah, 2024), Bangladesh (Anima et al., 2023), Ivory Coast (Cretu-Adette et al., 2024), China (Guo, 2023), Middle East (Khan, 2024), Sub-Saharan Africa (Messy, 2024), Madagascar (Ramanambonona, 2024), India (Sarkar and Shukla, 2024), Indonesia (Triatmanto and Bawono, 2023). A third suggestion for future research is to evaluate and potentially revise both three dimensions and fourteen propositions in convenience theory.

In conclusion, this chapter has reviewed 61 research articles published so far in the new Journal of Economic Criminology. The review was focused on identifying focal concern of motives, opportunities, or attitudes. Surprisingly many of the reviewed articles (75%) had a focal concern of opportunities to commit and conceal crime. None of the articles seemed to address crime justification that occurs when offenders deny wrongdoing while admitting that something bad happened. Therefore, justifications do need attention in future economic crime studies.

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