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Influencing Factors of Workplace Relationships on Neutralisation Techniques applied by White-Collar Criminals

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**Influencing Factors of Workplace Relationships on
Neutralisation Techniques
applied by White-Collar Criminals**

Mark Sellmann

A thesis submitted in partial fulfilment of the requirements of
Sheffield Hallam University
for the degree of

Doctor of Business Administration

December 2022

CANDIDATE DECLARATION

I hereby declare that

1. I have not been enrolled for another award of the University, or other academic or professional organisation, whilst undertaking my research degree.
2. None of the material contained in the thesis has been used in any other submission for an academic award.
3. I am aware of and understand the University's policy on plagiarism and certify that this thesis is my own work. The use of all published or other sources of material consulted have been properly and fully acknowledged.
4. The work undertaken towards the thesis has been conducted in accordance with the SHU Principles of Integrity in Research and the SHU Research Ethics Policy.
5. The word count of the thesis is 97,500 (excluding appendix and bibliography). *Please note that around 20,000 words are direct quotes from the 20 interviews conducted for the sake of this research. Comprehensive quotes had to be included due to the nature of the chosen IPA research approach.*

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ABSTRACT

This thesis examines the phenomenon of white-collar crime, meaning illegal acts as defined by German law, committed by a person or group of persons in the course of a legitimate occupation for the benefit of the individual criminal(s) without organisational support. As not only big fraud scandals that gain media attention cause tremendous losses, this qualitative research investigates into those supposedly petty white-collar crimes (e.g., working time fraud, skiving, thefts, etc.) to generate a wider and deeper understanding of these often-considered trivial offences which, nonetheless, are responsible for almost half of the financial losses caused by all white-collar crimes globally.

A stream of previous research has demonstrated that workplace relationships, good or bad, with peers or across organisational hierarchies, have the power to influence the behaviour of individual employees.

Another stream of prior studies discovered that neutralisation, as a before-the-act justification of a deed, and the concrete application of neutralisation techniques are a necessary means for employees to reduce their cognitive dissonance which allows them to perpetrate white-collar crimes.

By conducting 20 interviews with white-collar criminals, this thesis has successfully closed the research gap by linking up these existing research streams. The empirical findings show how workplace relationships, when manifested in social situations and interpersonal events, affect the decision-making process and the application of neutralisation techniques by white-collar criminals. This contribution to knowledge is used to develop propositions for future research.

This study has identified certain trigger events, such as specific situations and conducts by workplace actors (e.g., superiors, colleagues and even subordinates) that evoke distinct emotions and cause corresponding feelings among perpetrators and thereby serve as a breeding ground for the formation, development, and application of neutralisation techniques.

If aware of these connections and patterns, companies and advisors will be able to improve compliance management systems and anti-fraud measures by applying more targeted interventions and approaches.

Keywords: *White-collar Crime, Fraud Triangle, Cognitive Dissonance, Neutralisation Techniques, Workplace Relationships, Decision-making*

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I thank the twenty participants of this study very much for taking the time and having the courage to be interviewed about their sometimes very intimate, sensitive, and delicate thoughts and experiences related to the perpetration of white-collar crimes.

Your openness and the derived findings of this research could help someone to not become a white-collar criminal. Sharing your experiences could help make the world a little better – even if it is just one very tiny cog in the whole system.

I thank my beloved wife Laura as well as my parents from the bottom of my heart for their unwavering and forbearing support over the years that it has taken me to complete this research and thesis on my way to accomplish the degree of a Doctor of Business Administration (DBA) – part-time while managing compliance and forensic projects as a business consultant.

I could not have completed this work without all this support!

I dedicate this work to my daughters Livia and Emily.

In love,

your Daddy, Son, and Husband,

Mark

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LIST OF ABBREVIATIONS

Abbreviation	Long Text / Explanation
a.m.	Ante meridiem (“before midday”)
ACFE	Association of Certified Fraud Examiners
AWS Cloud	Amazon Web Services Cloud <i>(US cloud computing provider)</i>
CEO	Chief Executive Officer
cf.	confer (“compare”)
CFO	Chief Financial Officer
CMS	Compliance Management System
CNBC	Consumer News and Business Channel <i>(A US television channel)</i>
Covid-19	Coronavirus disease 2019 <i>(Pandemic that started 2019 and continued until the final submission of this thesis, December 2022).</i>
CWB	Counterproductive work behaviour
CWB-O	Counterproductive work behaviour against the own organisation
DBA	Doctor of Business Administration
DPO	Data Protection Officer
e.g.	exempli gratia (“for example”)
et al.	et alii (“and others”)
etc.	et cetera (“and so forth”)
EU GDPR	European Union General Data Protection Regulation
EY	Ernst & Young <i>(International Accounting and Advisory Firm)</i>
FAZ	Frankfurter Allgemeine Zeitung <i>(German Newspaper)</i>
FCPA	Foreign Corrupt Practices Act
FTE	Full Time Equivalent
HARP	Heightening the Awareness of the Research Philosophy <i>(A tool developed by Saunders et al. (2015) to help researchers reflect on their own beliefs and assumptions with the help of 30 questions)</i>
i.a.	inter alia (“among others”)
i.e.	id est (“that is”)
IAASB	International Auditing and Assurance Standards Board

ibid	ibidem (“in the same place”) <i>(Referring to the previously used reference to save space in favour of the reading flow)</i>
IPA	Interpretative Phenomenological Analysis
ISA	International Standards of Auditing
IT	Information Technology
KPI	Key Performance Indicator
KPMG	Klynveld Peat Marwick Goerdeler <i>(International Accounting and Advisory Firm)</i>
lit.	Littera (“Letter”) <i>(Is used in jurisprudence to cite a specific item of lettered enumerations in legal norms)</i>
MBS	Munich Business School
NVivo	<i>No abbreviation; Proper name of a software for qualitative data analysis of the company QSR International</i>
p.	Page
p.m.	Post meridiem (“after midday”)
PC	Psychological Contract
PCAOB	Public Company Accounting Oversight Board
PEACE	Planning and Preparation, Engage and Explain, Account, Closure, and Evaluation <i>(Reflects the five phases of an interview)</i>
pp.	Pages
Qualtrics CoreXM	Qualtrics Core Experience Management <i>(Software to conduct surveys with questionnaires)</i>
SAT	Situational Action Theory of Crime Causation
SHU	Sheffield Hallam University
TED	Tell, Explain or Describe <i>(Mnemonic to frame an open question in interviews)</i>
UK	United Kingdom
UREC	University Research Ethics Committee <i>(of the Sheffield Hallam University)</i>
US / USA	United States / United States of America

1. INTRODUCTION

This introduction chapter consists of six sub-sections and aims to provide a comprehensive overview of

1. the background and research rationale of this thesis,
2. the research aim and objectives,
3. the research scope and limitations,
4. the contributions to theory,
5. the contributions to professional practice, as well as
6. the structure of this thesis.

1.1. Background and Research Rationale

This doctoral thesis emerged from the author's confrontation with white-collar crimes over the last decade in daily business as an investigator.

White-collar crime, also referred to as fraud, occupational crime, and another wide variety of terms¹ (Friedrichs, 2009) caught public attention in the past two decades due to famous cases such as the *Enron*, *WorldCom*, and *Bernie Madoff* scandals, the 2008 financial crisis (Wall-Parker, 2020) as well as the *Wirecard* scandal in Germany which is referred to by the media as "the Enron of Germany" (CNBC, 2020). Also, identity thefts, data breaches, and various types of fraud and scams have been prominent topics in international media in recent years (Wall-Parker, 2020).

Various approaches exist to estimate the monetary damages caused by the several types of white-collar crime; however, it can be challenging to measure the true extent of damage due to the inherent nature of concealment and deception involved in most schemes (ACFE, 2022).

¹ Since the term *white-collar crime* was introduced by Sutherland in 1934 "a wide variety of terms have been used to characterize activities that could either be classified under the broad rubric of white-collar crime or are closely linked with it" (Friedrichs, 2009, p. 5). "Confusion about the meaning and most appropriate application of [Sutherland's formally introduced concept] continues" (Friedrichs, 2009, p. 5). A more detailed view on the discussion is provided in section 2.2. In the following, the terms *white-collar crime*, *occupational crime* and (*occupational*) *fraud* are used interchangeably.

The Association of Certified Fraud Examiners (ACFE, 2022) analysed 2,110 cases of fraud from 133 countries that caused total losses of more than 3.6 billion USD in 2021 which is an average loss of 1.8 million USD per case. Considering that some major cases are driving the numbers up, the median loss per case is 117,000 USD.

Based on the analysed cases, the ACFE assumes that 5 percent of the revenue of all companies in the world (gross world product of 94.94 trillion USD in 2021) is lost to fraud, implying that the total global damage by fraudulent activities would have amounted to around 4.7 trillion USD in 2021 (ACFE, 2022).

However, the ACFE points out that the actual global cost of fraud is likely to be significantly higher, especially when factoring in other indirect costs such as reputational damage and loss of business in the aftermath of a scandal (ACFE, 2018).

Not only big fraud scandals that gain media attention cause tremendous losses to companies and overall economy, but also offences that are deemed trivial or subsumed under *petty crimes*, e.g., working time fraud, continued payment fraud, minor thefts, expense frauds, unauthorised acceptance of gifts, unauthorised private use of company assets, passing on internal company information or sabotage of processes (e.g., by withholding information).

Although one of these deeds is unlikely to be picked up by the media and does not cause as much damage as a major CEO embezzlement scandal or an international corruption case, the sheer number of these supposedly petty crimes collectively account for almost half of the damage of all white-collar crimes (Krieger, 2013).

As an example, continued payment fraud, informally known as *skiving*, is a deliberate deception and damage to the employer and thus a criminal offence according to §263 of the German criminal code. A skiving employee stays away from work and pretends to be ill, but in fact is not ill at all. According to §626 of the German Civil Code, this form of fraud justifies a termination of the employment contract without notice for good cause.

As skiving is a common phenomenon that affects companies across all sectors, a survey in Germany in 2015² asked 1,000 employees about their willingness to skive. The results show that 6.5 percent admitted having already skived that year for periods that range from one to nine days, whereas 7.9 percent confirmed to have thought about skiving recently while 85.6 percent refused to skive. Although the percent of respondents who admitted skiving might seem low, an extension of this to the whole German working population could cost the German economy an annual loss of more than 1.4 billion Euro³ (FAZ, 2015).

This research investigates into those supposedly petty white-collar crimes in order to sharpen the awareness of their overall damage. Individual deeds are often considered trivial by the offenders as well as by the public and are seen as rather misdemeanours and not really *crimes* – which they are according to the German criminal code.

Besides many laws that are valid for several decades or even centuries that make e.g., theft (§242 German criminal code), fraud (§263) or embezzlement (§246, §266) a punishable offence, several other international laws and legislations have been enacted in recent decades in the fight against white-collar crime, e.g., the US Foreign Corrupt Practices Act (FCPA) from 1977 or the UK Bribery Act (UKBA) from 2010. These two well-known and far-reaching legislations in the most basic sense prohibit corruption and bribery of (foreign) government officials (Murphy, 2010a).

Companies participating in daily business life have the challenge to ensure compliance with any law through suitable compliance management systems (CMS) including appropriate anti-fraud measures to avoid any direct damages caused by the offences (e.g., the loss of a stolen good) as well as penalties

² The survey was initiated by *geld.de* and carried out by *Keyfacts Onlineforschung GmbH* (FAZ, 2015).

³ The extrapolation uses figures from *Destatis*, a German statistics provider, and refers to 31,909,000 employees in Germany in 2014; as 6.5% skive, this means 2,074,085 employees. The average gross earnings of 20.31 Euro per hour in 2014 and a daily working time of 8 hours were taken as a basis. The middle value of the range of days that could be selected was chosen (e.g., 2 working days for the range 1 - 3 days) and 12 working days in the category *more than 9 days* (FAZ, 2015).

through prosecution or reputational damages (e.g., in the case of far-reaching corruption scandals).

To continually improve and adapt the CMS and its anti-fraud measures, it is necessary for companies and their advisors to have a good understanding of when, why, and how hitherto sincere and honest employees become perpetrators to the detriment of their own employer (Free, 2015).

In this regard, the so-called *Fraud Triangle* by Cressey (1953) is one of the earliest attempts to explain the aspects that are necessary for white-collar crimes to be committed. Even several decades later it is still the most taught framework in fraud examination and forensic accounting courses in many countries in the world (Huber, 2012) that is also embedded in professional international auditing standards (e.g., IAASB, 2009; PCAOB, 2005; ISA240).

According to the *Fraud Triangle* (Cressey, 1953) and its later advancement the *Fraud Diamond* (Wolfe and Hermanson, 2004), committing white-collar crimes of all its variations require several necessary prerequisites including:

- an *opportunity* to commit the deed,
- either an intrinsic *motivation* (e.g., greed, striving for power or admiration) or a perceived external *pressure* (e.g., unrealistic sales goals),
- a *rationalisation* (i.e., a justification) for the deed, as well as
- the *capability* (i.e., the skills and knowledge) to commit it.

Regarding *rationalisation*, it describes an *after-the-act* justification of a certain criminal behaviour or action, whereas *neutralisation* describes a *before-the-act* justification (e.g., Smith et al., 2013; Piquero et al., 2005; Fritsche, 2005). Since white-collar criminals usually have the time to thoroughly think their intended criminal behaviour through rather than committing fraudulent actions impulsively (cf. Griep and Vantilborgh, 2018), the term *neutralisation* was adopted by most of the scholars researching on a perpetrator's justification of a white-collar crime – as does this research.

Despite its important role in the perpetrator's decision-making process, research around *neutralisation* of white-collar crimes is very scarce (see e.g., Murphy and

Dacin, 2011; Hogan et al., 2008) and is still widely seen as a phenomenon that remains a relative *mystery* (Murphy, 2012; Free, 2015).

In this regard, decades ago Sykes and Matza (1957) quoted Morris R. Cohen, an American philosopher, stating that “one of the most fascinating problems about human behaviour is why men violate the laws in which they believe” (p. 666).

Around half a century later, Heath (2008) similarly questions why “psychologically normal individuals, who share the conventional value-consensus of the society in which they live, sometimes take advantage of opportunities to engage in criminal conduct” (p. 602).

As white-collar crimes in its various forms continue to happen in all countries, industries, and companies (ACFE, 2022), research on its causation and especially the neutralisation process of a perpetrator continues as well. Although scholars gradually enhance the understanding of the decision-making process of criminals (e.g., Treiber, 2017; Pauwels et al., 2018) it remains one of the most enduring criminological puzzles (Jordanoska, 2018). This thesis seeks to add new insights to the ongoing discussions.

It can be stated that sincere persons, anchored in the norms of society and accepting the rights of others, sometimes break these norms and violate the rights they believe in. Some may steal or embezzle, some cheat or sabotage, some pollute the environment, and some skive or deceive on working hours.

But all these have in common that the perpetrators have the need to reduce a certain feeling of negative affective state that results from experiencing two discrepant cognitions (Lowell, 2012). Cognitions are defined broadly as any mental representation of a piece of knowledge a person has. This can be knowledge of one’s own attitudes, beliefs, values or (planned) actions (Cooper, 2007). This observation, first made by Festinger (1957), is called *Cognitive Dissonance*, and is supported by various research in the following decades (see e.g., Harmon-Jones and Harmon-Jones, 2007; Gawronski and Brannon, 2007).

Furthermore, the *Cognitive Dissonance Theory* (Festinger, 1957) assumes that individuals prefer cognitive consistency and feel uncomfortable when they experience a breach in consistency (Cooper, 2012). Thus, to reduce cognitive

dissonance, an individual changes the way they perceive, view, or remember an action, a situation, or the social environment to justify a certain behaviour (Festinger, 1957). Planned actions are reflected and cognitively reconstructed within a different context to align them with the inner beliefs and values, hence remove the unpleasant state of cognitive dissonance (Festinger, 1962). This mental process enables an individual to justify dishonest or criminal actions and feel less guilty or uncomfortable about these acts (e.g., Ross and Nisbett 2011; Trompeter et al., 2013; Festinger 1957; Sykes and Matza 1957).

One of the earliest attempts to describe and explain the different ways of neutralising criminal deeds is presented by Sykes and Matza (1957). Originally researching into juvenile delinquency, they defined and clustered different ways in which perpetrators justified their deeds and named these as *techniques of neutralisation*.

The *techniques of neutralisation* are defined as the verbal or cognitive use of justifications *prior* to a potential criminal behaviour and the term has ever since been used by various scholars in various fields for the explanation of deviant and criminal behaviour (Trompeter, 2013; Fritsche, 2005).

As an example, a worker in a warehouse steals goods from stock to sell them for personal gain. Although the worker is of the opinion that stealing in general is rightfully prohibited and prosecuted, he or she finds arguments that it is acceptable in the particular situation and environment to violate this law. For instance, a worker was not promoted for several years although he or she perceives to be working hard. He or she neutralises the stealing of goods by blaming the superior who would have *deserved it* to explain inventory differences at year-end (Neutralisation technique: *denial of the victim*). Moreover, the stolen goods are considered as *a wage in kind* as a compensation for the missing promotion and corresponding salary stagnation (Neutralisation technique: *moral justification / entitlement*). Furthermore, the company announced a third turnover-record year in a row and the perpetrator is of the opinion that the stealing of some goods *does not really hurt anyone* (Neutralisation technique: *trivialising the consequences*).

In this example the perpetrator applies three different neutralisation techniques (as named in the brackets) to reduce the cognitive dissonance and thereby enabling the commitment of the theft.

By applying techniques of neutralisation, offenders, in their perception, do not violate shared moral principles when acting against the law, but rather circumvent them. They persuade themselves that their criminal behaviour remains compliant with the common set of moral rules (Heath, 2008) and thereby maintain a compliant self-image preparing against possible future self-condemnation or condemnation by society or prosecutors (Cromwell and Thurman, 2003).

As compared to other criminals, white-collar criminals are considered to be strongly committed to conventional social norms, thus it is assumed that they in particular need to apply neutralisation techniques whenever they deviate from these norms by engaging in criminal behaviour (Stadler and Benson, 2012).

Driven by the business background of the author i.e., conducting white-collar crime investigations and helping companies to improve their compliance management systems, this thesis aims to generate further insights to enhance these systems and thereby helping to prevent more white-collar crimes from happening.

If a behaviour can be caused, it can also be prevented. To do that, it must be analysed and understood why and how it happens (Cash, 2020). Therefore, this research seeks to examine the influencing factors on the decision-making process of the perpetrator and especially on the *application of neutralisation techniques*, as this is a crucial factor in understanding and explaining white-collar criminal behaviour (e.g., Free, 2015; Fritsche, 2005).

The author's business experience is supported by previous research which indicated that the context as well as the social dynamics in the environment of white-collar criminals, shaped through *workplace relationships*, have a significant influence on their commitment of a deed (Wright and Morrison, 2009; Sias, 2008; Fritsche, 2005).

Workplace relationships generally refer to all interpersonal relationships in which individuals engage as they perform their job e.g., supervisor-subordinate relationships, peer co-worker relationships, workplace friendships or even romantic relationships (Sias et al., 2002). Workplace relationships are constructed through the interaction of the employees as social actors of the workplace e.g., via interpersonal communication (Mikkola and Nykänen, 2019), and are usually structured in some sort of hierarchy that is on the most abstract level formed by superiors, peers, and subordinates (Sias, 2008).

Nevertheless, many workplace relationships are not voluntary, as employees rarely have the possibility to choose their team members, co-workers, or superiors. Hence, employees must cope with other workplace actors who might be reserved or even unpleasant. As a result, conflicts, disputes, and problematic relationships are a common part of the daily life in a workplace community (Mikkola and Nykänen, 2019).

Research in the field of workplace relationships demonstrates that certain factors might have a significant influence on the subsequent negative behaviour of employees, such as job stressors (Fox et al., 2001; Hobfoll, 2002; Vardi and Weitz, 2016) and organisational frustration (Spector, 1975), which are associated with deviant behaviour. Other research shows that unfair interpersonal treatment is a cause of deviant behaviour in the form of striking back at the organisation or taking revenge (e.g., Skarlicki and Folger, 1997). Retaliation behaviour included stealing (Greenberg and Scott, 1996), inappropriate aggressive behaviour (Folger and Baron, 1996) or sabotaging the work of others (Giacolone and Greenberg, 1997).

Furthermore, mistreatment of employees by their leaders is associated with negative emotions and corresponding feelings and might result in workplace deviance (Mayer et al., 2012). Also, peer influence must not be underestimated as co-workers might as well have a potentially powerful influence on unethical behaviour of employees (Treviño et al., 2014; Robinson and O'Leary-Kelly, 1998).

Overall, research so far shows that peers and leaders, alone or in combination, have a great influence on an employee's behaviour as they are more likely to be unethical in the presence of unethical colleagues, abusive leaders, or unfair treatment (Treviño et al., 2014).

In conclusion, prior research on the one hand demonstrates that workplace relationships, good or bad, with peers or across organisational hierarchies, have the power to influence the behaviour of individual employees. On the other hand, previous research also shows that *rationalisation*, or rather *neutralisation* and the *application of neutralisation techniques*, are necessary means for employees to perpetrate white-collar criminal deeds.

Nevertheless, research conducted so far has failed to connect the dots and show how the influence of workplace relationships, having been manifested by social situations and interpersonal events, affects the decision-making process and especially the application of neutralisation techniques by the perpetrators.

Concisely, this research seeks to discover, if certain trigger events, such as specific situations, remarks, conducts or reactions by individual workplace actors (e.g., superiors, colleagues, team members, or even subordinates) might influence an employee's application of any neutralisation technique, which is considered a prerequisite to committing a white-collar crime.

By enhancing the understanding of the influencing factors of *workplace relationships* on the *application of neutralisation techniques*, companies and advisors are better equipped to improve compliance management systems and anti-fraud measures by using more targeted interventions and approaches.

1.2. Research Aim and Objectives

The main aim of this thesis is to explore if and how workplace relationships influence the application of neutralisation techniques by white-collar criminals.

The central research question derived from the above stated research aim is:

To what extent and how do interpersonal relationships at the workplace e.g., with colleagues, superiors, or subordinates ('workplace relationships'), have an influence on the application of neutralisation techniques by white-collar criminals?

The research question is addressed by the following four research objectives.

Workplace relationships are manifested in interpersonal situations and encounters including interpersonal communication between the different workplace actors. Each workplace actor in turn makes sense of these interpersonal interactions by creating and interpreting meanings (Clark and Delia, 1979) that lead to socially constructed expectations on which they subsequently act (Mikkola and Nykänen, 2019). The corresponding research objective is:

- 1. to examine how white-collar criminals attached meaning to certain interpersonal situations at their workplace experienced prior to committing the deed.*

As certain emotions and corresponding feelings, such as stress (Fox et al., 2001; Hobfoll, 2002; Vardi and Weitz, 2016), frustration (Spector, 1975), beliefs about unfair organisational treatment (De Clercq et al., 2021) as well as perceived unfair treatment by leaders (e.g., Mayer et al., 2012; Skarlicki and Folger, 1997) are associated with deviant or criminal behaviour at the workplace, the subsequent research objective is:

- 2. to understand the emotions and corresponding feelings, which white-collar criminals perceived during and after these concrete interpersonal workplace situations, experienced prior to committing the deed.*

The perceptions of certain workplace situations including the evoked emotions and corresponding feelings, can lead to white-collar criminal behaviour. For

example, unfair interpersonal treatment can trigger retaliation behaviour against the organisation (Skarlicki and Folger, 1997), such as sabotaging the work of others (Giacolone and Greenberg, 1997) or stealing (Greenberg and Scott, 1996).

This research does not aim at investigating the white-collar crimes per se as the ultimate outcome, but rather focuses on exploring in detail whether the perceptions, emotions and feelings have an influence on the decision-making process and, in particular, on the neutralisation techniques which are applied as a prerequisite of the criminal acts. Building on the two prior research objectives of this thesis, the subsequent and central research objective is:

3. *to explore how the perceptions of interpersonal situations as well as the evoked emotions and corresponding feelings serve as a breeding ground for the formation, development, and application of neutralisation techniques by white-collar criminals, eventually enabling them to commit the deed(s).*

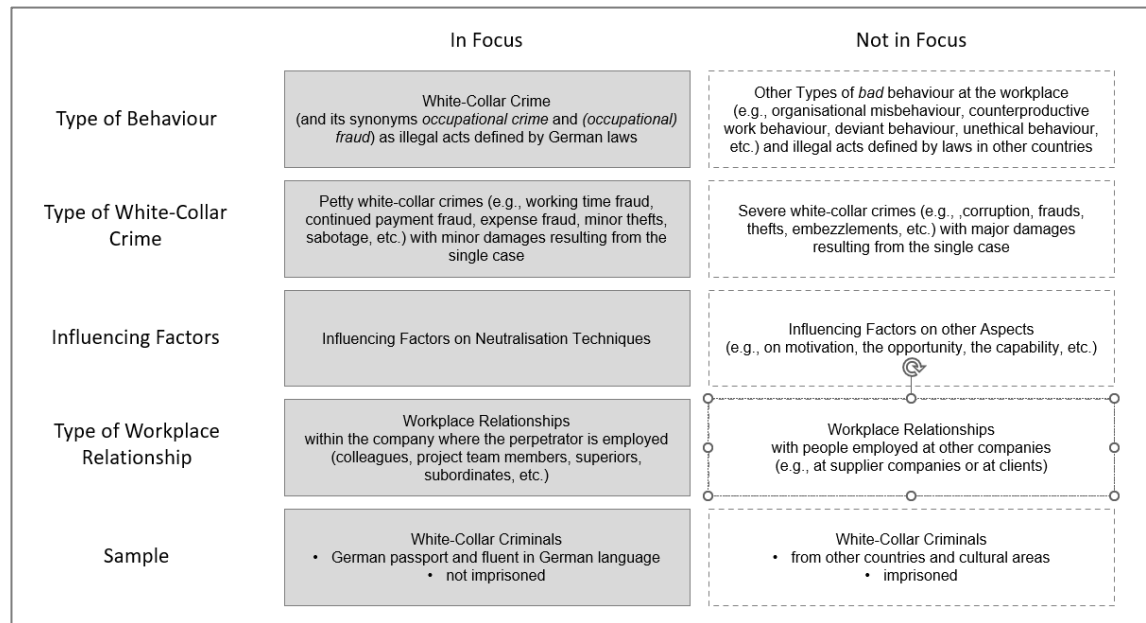
To further improve compliance management systems and its anti-fraud measures, it is necessary for companies and their advisors to enhance their understanding of when, why, and how usually sincere and honest employees become perpetrators (Free, 2015). Thus, this thesis seeks to investigate if white-collar criminals believe that a different behaviour of the other involved workplace actors would be likely to have evoked opposite or different emotions and corresponding feelings, which would not have triggered the development and application of neutralisation techniques, thus avoiding the white-collar crime from happening. Hence the last research objective of this thesis is:

4. *to evaluate if the white-collar criminals believe that an alternative or opposite behaviour of any involved workplace actor would have prevented the emergence and development of the applied neutralisation technique(s) and in turn would have enhanced the likelihood of refraining from the perpetration of the deed(s).*

1.3. Research Scope and Limitations

This research is situated in social or behavioural sciences combining the disciplines of *criminology*, *psychology* as well as *business and management*. The scope of this research is illustrated in Figure 1.

Figure 1: Overview of the main Theoretical Focus



Source: Own representation

This thesis focuses on white-collar criminal behaviour, meaning illegal acts as defined by German law⁴ committed by a person or group of persons in the course of an otherwise respected and legitimate occupation for the benefit of the individual criminals without organisational support (Coleman, 1985; 1987). The terms *white-collar crime* (Sutherland, 1940), *occupational crime* (e.g., Coleman, 1987) and (*occupational*) *fraud* (e.g., Edelhertz, 1970; ACFE, 2018) are used as synonyms and thus all research in these areas is considered as relevant for this thesis.

White-collar crimes fall as well under the category of other forms of *bad* behaviour at the workplace, such as deviant behaviour (e.g., Bennett and Robinson, 2003),

⁴ E.g., *fraud*, like working time fraud, continued payment fraud or expense fraud (§263 German criminal code), *theft* (§ 242 German criminal code), etc.

counterproductive work behaviour (e.g., Ones and Dilchert, 2013), organisational misbehaviour (e.g., Vardi and Weitz, 2016) or unethical behaviour (e.g., Treviño et al., 2014).

It is not considered an issue for this research that the boundaries between the different terms and domains are controversially discussed and might be vague (e.g., Vardi and Weitz, 2016; Treviño et al., 2006). Nevertheless, one concern is that the connection between these related areas may be overlooked, and researchers sometimes do not appear to be aware of the relevant developments from other adjacent fields of research (e.g., Ones, 2002; Marcus and Schuler, 2004). Although the presented related fields are not the primary scope of this research, this thesis does not completely ignore the findings from these related fields but rather reflects upon them at appropriate points.

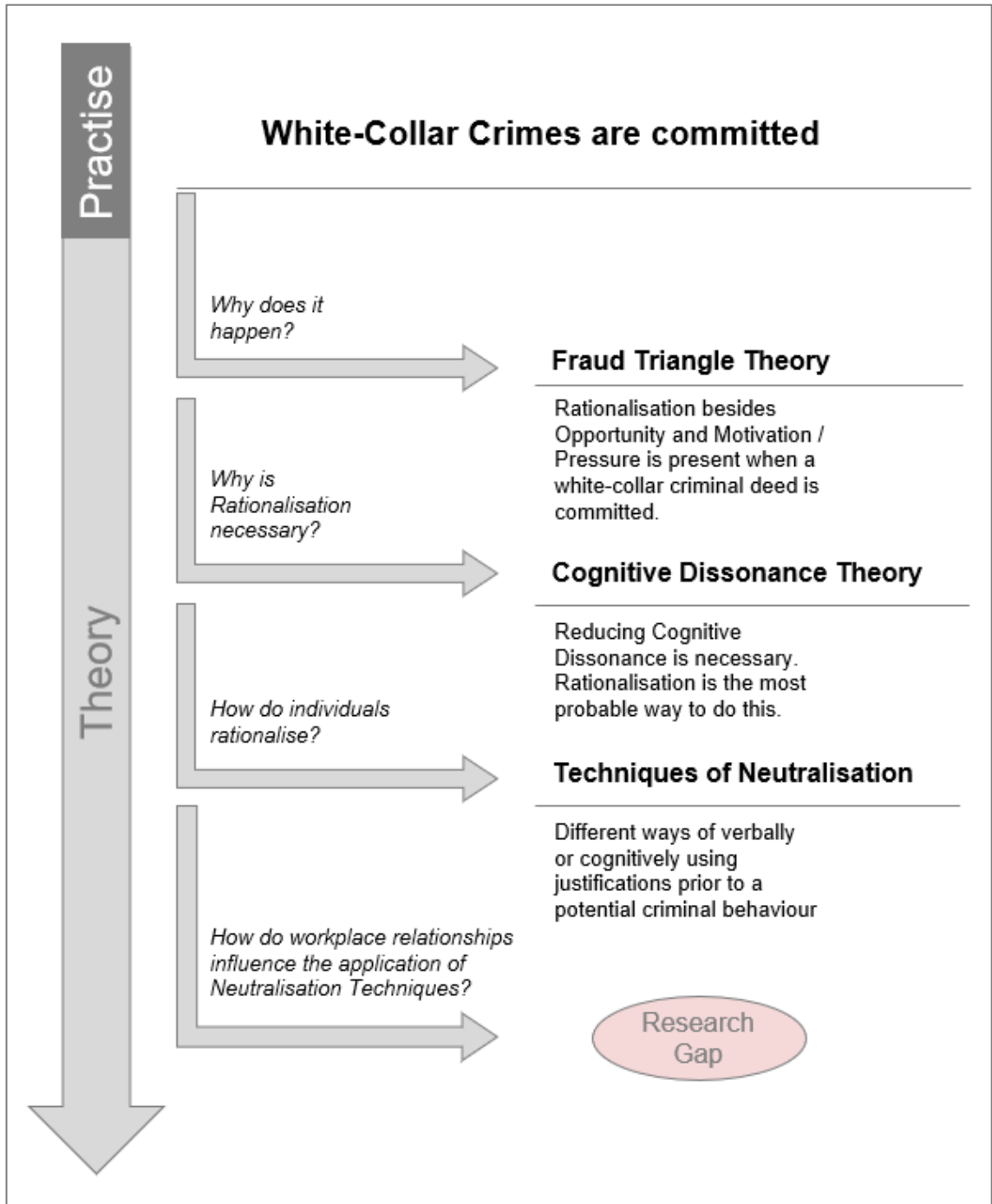
As this research explores the influencing factors of workplace relationships on the neutralisation techniques explicitly applied by white-collar criminals, the findings in turn should also be useful for scholars studying the influencing factors (of workplace relationships) on any other defined *bad* behaviour at the workplace.

Regarding the type of white-collar crime, the focus of this research is set on rather petty white-collar crimes e.g., working time fraud, continued payment fraud, expense fraud, minor thefts or sabotage with rather minor damages resulting from the single cases. This study aims to widen and deepen the understanding of the so-called petty crimes, as they collectively are responsible for almost half of the financial losses caused by all white-collar crimes globally (Krieger, 2013).

Furthermore, and when researching into the mechanisms of crime causation, defined as *a behaviour that is breaking a moral rule codified in criminal law*, it is not relevant to focus on the particular deed but on the more general fact of rule breaking (Wikström et al., 2022).

Figure 2 presents the path from the practical problem that these white-collar crimes in its various forms are committed in all countries, industries, and types of companies (ACFE, 2022) to the different theories and eventually the research gap that is addressed by this thesis.

Figure 2: Getting from a practical Problem to the Research Gap addressed by this Thesis



Source: Own representation

Emerging into the relevant theories, the initial questions is why white-collar crimes happen. Focussing on the *Fraud Triangle* (Cressey, 1953), the prerequisites of white-collar crimes are elucidated as a starting point to explain the circumstances under which they are committed by the perpetrators. Focussing on neutralisation i.e., the justification of the deed by the employee *prior* to the perpetration, it is

then explored why the neutralisation of an offence that is contrary to the own beliefs and values is necessary, leading the discussion to *Cognitive Dissonance Theory* (Festinger, 1957). After having clarified why neutralisation is a vital prerequisite for a white-collar crime to be perpetrated, several *techniques of neutralisation* (Sykes and Matza, 1957) are presented, classified, and discussed.

Workplace relationships in the scope of this research encompass all interpersonal relationships between employees in the same organisation e.g., supervisor-subordinate relationships, peer co-worker relationships, workplace friendships or even romantic relationships (Sias et al., 2002). Interpersonal relationships outside the organisation, for example with individuals employed at customer or vendor organisations are not in scope of this research.

This is because this thesis aims to provide behavioural recommendations for employees within the same organisation of potential white-collar criminals and there is only limited authority and ability to drive the behaviour of external employees.

As previous research has not shown if and how workplace relationships, when manifested in social situations and interpersonal events, might have influenced the decision-making process, especially the application of the neutralisation techniques by white-collar criminals, this thesis aims at addressing that research gap.

To fill this research gap, this thesis adopts *Interpretational Phenomenological Analysis* (IPA). Semi-structured in-depth interviews are conducted to collect the *voices* and experiences from 20 white-collar criminals in Germany as primary data.

The distinct criteria for the targeted population of potential interviewees are individuals who committed a white-collar crime, are German passport holders and can speak German fluently. The latter two restrictions are necessary to reduce possible influences on the application of neutralisation techniques through cultural aspects and language, since these play a significant role in an individual's assessment and perception of a variety of fraud-related activities (Wright et al., 2006; Trompeter et al., 2013).

No restrictions are made regarding the position held in the company, or the work environment of the participants, such as the type of company, size of company or the industry or sector where the company is operating.

The selection of interviewees follows a nonprobability purposive sampling method because information shall be sought from a relatively hidden, hard-to-reach and specialised population (Neuman, 2014), where access to the entire population is impossible to construct a meaningful sampling process (Guest et al., 2017).

As the interviews for this thesis were conducted in 2021 during the Covid-19 pandemic, access to prisons was denied when the author of this thesis submitted an official application to the German Ministry of Justice to conduct interviews for this research project with inmates. Hence, convicted and even imprisoned white-collar criminals are not in the focus of this research.

As non-convicted, thus non-arrested, white-collar criminals are hard to find, the author of this thesis created a questionnaire that was distributed to his private and business networks (e.g., via private messages on the professional network platform *LinkedIn*) to identify potential interviewees who match the target population and are willing to be interviewed for the sake of this research.

Prior to the interviews, the participants received a participant information letter (in German language; please find an English translation in Appendix 8) and were required to sign a consent letter (in German language; please find an English translation in Appendix 7). The documents explained that they can withdraw from the interview at any point of time if they feel uncomfortable to continue or are emotionally distressed and that this will not have any consequences. None of the 20 interviews conducted for the sake of this research was terminated by an interviewee.

Furthermore, participants were informed about the research aim and objectives and they were ensured that the information they provide will be treated confidentially as well as personal data will be pseudonymised when referenced

in the thesis. For an overview of all ethical considerations please refer to Appendix 6.

The interviews were conducted in German language and focus on the *lived experiences* of the participants and their innermost deliberations that triggered the perpetration of their deeds. Thus, the research results are derived from the perceptions of actions and reactions of the research participants and based on their interpretations of situations in the respective workplace context. Moreover, the findings are derived from the meanings that the participants attached to the situations and how these have had an influence on their application of neutralisation techniques. Although the influencing factors of workplace relationships on the behaviour of white-collar criminals can be deeply explored in each of the individual participant cases, this means that the generalisability of the findings is very limited, as different individuals are influenced differently by specific social situations (Ross and Nisbett, 2011).

Nevertheless, the aim of this thesis is to generate propositions to capture the relations and differences among the findings (Whetten, 1989) which might result in useful suggestions for organisations to improve their Compliance Management Systems (CMS) as well as anti-fraud measures to decrease the probability of becoming a victim of white-collar crimes.

The data collection for this thesis could only take place after the interviewed persons committed the white-collar crimes. Retrospective information received from perpetrators reflect the interviewees' current memory and perception of past events. With regards to the neutralisation concept – as a *before-the-act* justification – underpinning this thesis, it is not possible to know for sure whether the neutralisation indeed took place before, during or after the criminal act (cf. Cromwell and Thurman, 2003). This is a critical point, as any preventive measures that aim to influence the neutralisation process of a perpetrator in order to prevent the commitment of a deed, can only be effective if the mental process refers to the concept of a *before-the-act* justification (Free, 2015).

Moreover, and with regards to what the interviewees are recalling and how they are interpreting past events, there is a possibility that the data is cognitively distorted, thus inaccurate, and could open the validity of the findings to criticism

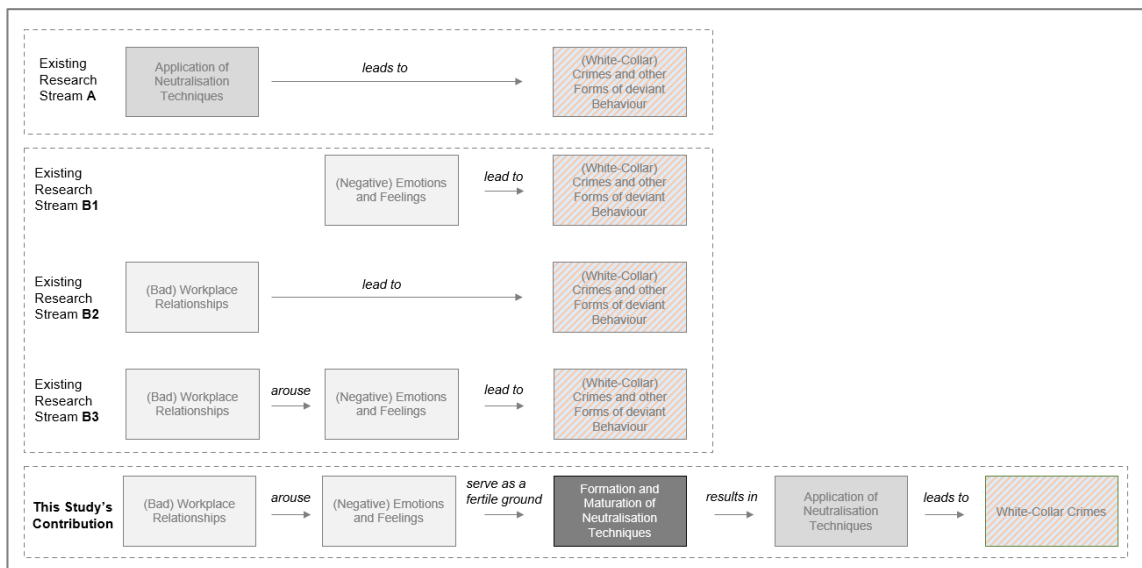
(cf. Klenowski et al., 2010; Morales et al., 2014, Yasar, 2022). However, in terms of the perceptions and experiences shared by the interviewees, parallels may be drawn and may have the potential of transferability to wider work contexts.

1.4. Relevance to Theory

This thesis connects existing research streams and provides a better overall understanding of the influencing factors of workplace relationships on the perpetration of white-collar crimes. This thesis explores the effect of interpersonal situations on the arousal of emotions and corresponding feelings as well as the potential to serve as a breeding ground for neutralisation techniques to form and develop until their application as enablers for an employee to become a white-collar criminal.

Figure 3 illustrates the existing research streams A and B (B1, B2, B3) and how this thesis contributes to bringing them together as a meaning whole to explain the phenomenon of study.

Figure 3: This Thesis' Contribution to Knowledge



Source: Own representation

Referring to research stream A, the existing research has examined the field of study around *neutralisation techniques* and how their application leads to the perpetration of crimes (e.g., Skyes and Matza, 1957; Klockars, 1974; Cromwell

and Thurman, 2003), including white-collar crimes (e.g., Coleman, 1994; Murphy and Dacin, 2011) and other deviant behaviour (see section 2.6. for further details).

Referring to research stream B, prior studies on *workplace relationships* have examined how negative emotions and corresponding feelings of e.g., stress (e.g., Vardi and Weitz, 2016; Hobfoll, 2002; Fox et al., 2001), frustration (Wang et al., 2011) or perceived injustice (e.g., Colquitt and Greenberg, 2003; Greenberg, 2002; Weaver and Treviño, 1999), lead to deviant behaviours among employees (B1).

Whereas other research in the field has explored how bad workplace relationships, such as mistreatment by leaders (Mayer et al., 2012) or unethical leadership (e.g., Aryati et al., 2018; Treviño et al., 2014) lead to deviant behaviours among employees (B2). Prior studies have also considered the involvement of emotions and feelings (e.g., Bennett and Robinson, 1997; Mayer et al., 2012) (B3). Please refer to section 2.8. for further details.

No prior research could be found that analyses if and how (bad) workplace relationships and the related (negative) emotions and feelings might influence the formation and development of neutralisation techniques (cf. section 2.3. to 2.6.) until their application that results in a white-collar crime.

This thesis has aimed to link up the existing research streams A and B by shedding light on the innermost deliberations of deviants, in this case white-collar criminals, and how specific factors within their workplace relationships affect their neutralisation process that eventually enables them to commit criminal deeds.

1.5. Relevance to Professional Practice

This thesis seeks to enhance the understanding of interpersonal dynamics in companies and how leadership, peer and subordinate behaviour might influence the decision-making process of sincere employees who then become perpetrators of white-collar crimes. This thesis examines the whole range of workplace relationships i.e., positive and negative ones as well as between peers and across organisational hierarchies. It is investigated if and how these

workplace relationships can influence the formation, development, and application of neutralisation techniques by employees enabling them to become white-collar criminals.

The focus of this research lies on the examination of emotions and the corresponding feelings caused by certain interpersonal situations and encounters and if they serve as a breeding ground for the formation and development of neutralisation techniques.

Patterns that emerge from the empirical investigation and analysis of certain interpersonal situations and its evoked emotions and corresponding feelings that are likely to influence the formation, development and application of neutralisation techniques will be highlighted to form part of the contributions of this research.

When aiming at preventing white-collar crimes through inhibiting the application of neutralisation techniques, companies should pay close attention to this thesis' findings regarding the interpersonal situations. Nonetheless, it is outside the scope of this thesis to elaborate effective measures to address these situations and relationships in order to prevent white-collar crimes from happening.

Furthermore, the results of this research could be beneficial for complementing advisory services by offering client trainings and workshops that sensitise the awareness of the aspects discovered by this research.

Finally, the penal system will indirectly benefit from the insights shed by this study as improved corporate prevention measures are likely resulting in less white-collar crimes. This improvement thus ultimately benefits the overall economy and society as the penal system is financed by tax incomes of a country's working population. Less white-collar crimes also reduce the probability of corporations going bankrupt due to imposed fees and loss of reputation. This again benefits society with less unemployment due to white-collar crime induced company breakdowns.

1.6. Structure of the Thesis

This thesis is divided into the five main chapters and several sections and sub-sections.

Chapter 1, the **Introduction** provides an overview of the background, research rationale, aim and objectives, research scope and limitations, the relevance to theory and professional practice, as well as an overview of the structure of this thesis.

Chapter 2, the **Literature Review** starts with linking this research topic to the relevant broader and narrower fields of study and continues with explaining and delineating in detail the different concepts of undesired behaviour at the workplace. The prerequisites of white-collar crimes are elucidated as a starting point to explain the circumstances under which they are committed by perpetrators.

Focussing on *neutralisation* i.e., the justification of a deed by the perpetrator prior to its perpetration, the subsequent section further explores the current knowledge about the necessity for an individual to justify an offence that is not in alignment with the own beliefs and values.

In the following section, several ways of justifying a criminal deed, known as *techniques of neutralisation*, are presented, classified, and discussed. The succeeding section defines and delimitates different types of *workplace relationships*, such as superior-subordinate and peer relationships.

The literature review then moves on to examine previous research within the field of white-collar crime and other allied fields to gain a broader picture of the key influencing factors of the social and interpersonal relationships which underlie or cause undesired behaviour of employees.

The final section summarises the results of the literature review and highlights the identified research gaps.

Chapter 3, the Research Methodology and Data, starts with clarifying the ontological, epistemological, and axiological subjectivist stances underpinning this research and shows why *Interpretivism* is the most suitable research philosophy based upon the author's beliefs and assumptions as well as the research aim and objectives of this research. Subsequently, the reasons of why an inductive approach of logical reasoning as well as a mono-method qualitative research design and *Interpretative Phenomenological Analysis* (IPA) have been chosen as the research strategy are explained for this cross-sectional thesis. The data collection process of this study, which is through in-depth semi-structured interviews from a purposive non-probability sample of German white-collar criminals, is explained and the objectives of data analysis are presented. The chapter is concluded by an explanation of the ethical considerations of this research and a summary of the chapter.

Chapter 4, the Data Analysis and Findings, covers the analysis of the 20 in-depth interviews and presents the derived findings. Initially, the interviewees are presented in an anonymised way followed by the detailed analysis along four main themes and various sub-themes which emerged from the experiences shared by the interviewees. The final section presents an overview of 31 propositions that were derived from the empirical findings.

Chapter 5, the Discussion and Conclusions, reflects upon the major findings from this research linking them to the main theoretical perspectives in the existing literature. Subsequently, an overall conclusion of this thesis, the contribution to knowledge and practice as well as the limitations and future research avenues are highlighted.

2. CRITICAL LITERATURE REVIEW

To address the research aim of this thesis, which is **to explore if and how workplace relationships influence the application of neutralisation techniques by white-collar criminals**, the body of literature is examined and discussed in this chapter as shown in Table 1.

Table 1: Structure of the Literature Review

Section	Headline	Aim
2.1.	Where is this Research located: Fields of Study	Link this research to the relevant broader and narrower fields of study.
2.2.	Behaving badly at Work: Definitions and Delimitations	Explain and delineate the different concepts of undesired behaviour at the workplace in detail.
2.3.	Prerequisites to committing White-Collar Crime: The Fraud Triangle and its further Developments	Elucidate on the prerequisites of white-collar crimes as a starting point to explain the circumstances under which these deeds are committed by perpetrators.
2.4.	Justifying a Behaviour: The Difference between Neutralisation and Rationalisation	Present the discussion in literature regarding the differences of the terms <i>neutralisation</i> and <i>rationalisation</i> .
2.5.	The vital Human Need to justify One's own Behaviour: Cognitive Dissonance Theory	Explore the current body of knowledge about the necessity for an individual to justify a behaviour that is not in alignment with the own beliefs and values.
2.6.	Ways to justify White-Collar Criminal Deeds: Techniques of Neutralisation and Moral Disengagement	Present, classify, and discuss various ways of how white-collar criminals neutralise (justify) their deeds as an enabler to eventually commit them.
2.7.	The environment of criminal Employees: Workplace Relationships	Analyse if and how workplace relationships that are manifested in social encounters between two or more employees have an influence on an employee's behaviour including the perpetration of criminal actions.

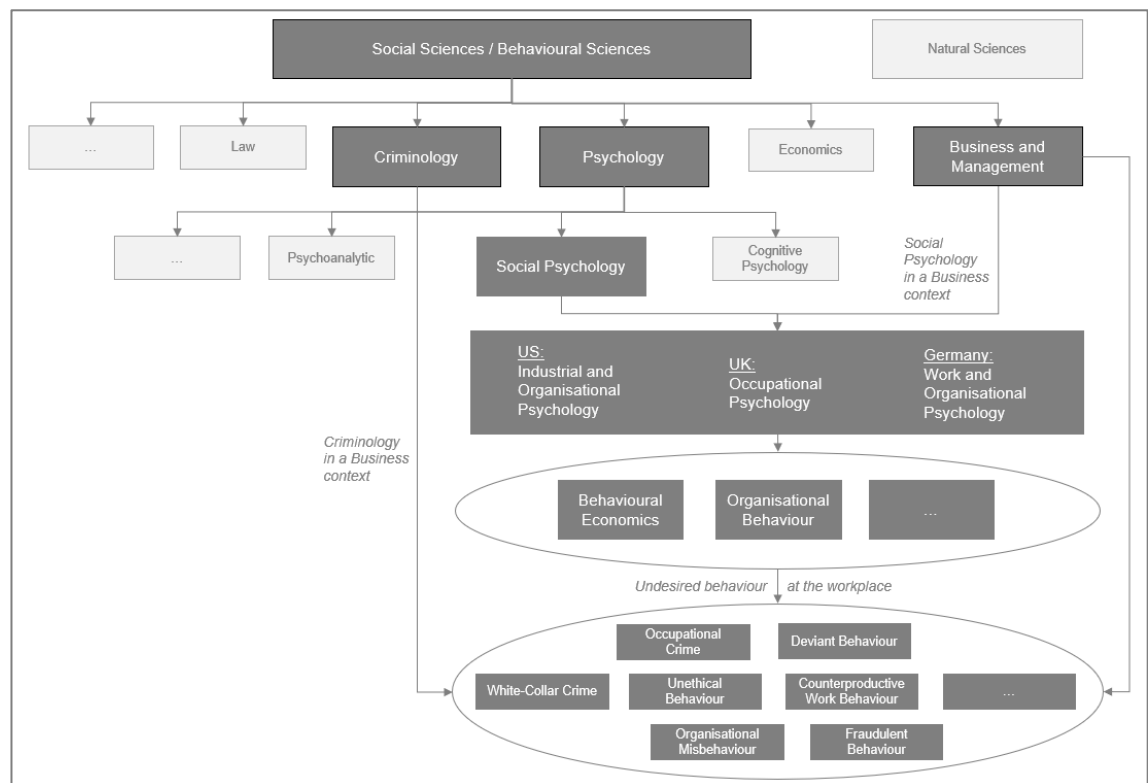
<p>2.8.</p>	<p>Research Gaps: Influencing Factors on bad Behaviour</p>	<p>Examine the potential of interpersonal workplace relationships to influence the decision-making process and especially the application of neutralisation techniques of an individual who committed a white-collar crime or has shown another allied negative behaviour.</p>
<p>2.9.</p>	<p>Summary and Research Gaps addressed by this Thesis</p>	<p>Summary of the literature review and presentation of the research gaps that this thesis is going to address.</p>

Source: Own representation

2.1. Where is this Research located: Fields of Study

This first section links this research to the relevant broader and narrower fields of study as illustrated in Figure 3.

Figure 4: Locating this Research in the respective Fields of Study



Source: Own representation

This research is situated in social or behavioural sciences and combines the disciplines of *criminology*, *psychology* and *business and management*.

This thesis focuses on behaviour at the workplace that is considered illegal, referred to as white-collar criminal behaviour and how interpersonal relationships – manifested in social situations and events – have an influence on it.

Hence, this research adds insights to several fields, such as *industrial and organisational psychology* (US), *occupational psychology* (UK), *work and organisational psychology* (Germany) as well as *behavioural economics and organisational behaviour*.

This research also contributes to the various fields that examine undesired or negative behaviour of employees at their workplace, such as white-collar crime (Sutherland, 1940), fraud or fraudulent behaviour (Edelhertz, 1970), occupational crime (Clinard and Quinney, 1973), workplace deviance or deviant behaviour (Ermann and Lundman, 1982; Hollinger and Clark, 1982; Robinson and Bennett, 1995; Warren, 2003), unethical behaviour (Treviño, 1986), counterproductive work behaviour (Mangione and Quinn, 1975; Fox and Spector, 1999; Sackett et al., 2006) or organisational misbehaviour (Vardi and Wiener, 1992; 1996).

The next section explains and delineates the different concepts of undesired behaviour at the workplace in detail.

2.2. Behaving badly at Work: Definitions and Delimitations

Section 2.2.1. examines how the field and the definitions of *white-collar crime* developed over the last decades and determines the relevant concept for this thesis.

Section 2.2.2. provides an overview of other fields of *bad* employee behaviour at the workplace and presents the overlapping and delimitations with the field of white-collar crime.

Section 2.2.3. summarises the discussion and the focus of this thesis.

2.2.1. White-Collar Crime

During the 20th century, sociology and criminology were the only disciplines where scholars made extensive attempts to study improper behaviour at the workplace using the concept of *white-collar crime* (Vardi and Weitz, 2016).

Research on *white-collar crime* is situated somewhere in between law, society, and markets and deals with the individual, organisational, and societal aspects of illicitness in the business world (Reurink, 2016).

Sutherland (1940) first used the term *white-collar criminaloid* to link together the terms crime and white collar. The author defines white-collar crime as "a crime committed by a person of high social status and respectability in the course of his occupation" (p. 9).

Sutherland (1940) made a class distinction by separating *white-collar crime* and *blue-collar crime*, or more accurately *blue-collar theft* (cf. Horning, 1970). White-collar refers to office, commercial, service, and similar occupations, whereas blue-collar refers to the industrial workers and craftsmen employed mostly in a production plant (Mills, 1952). The sharp distinction between white-collar and blue-collar at the time when Sutherland (1940) defined the concept of white-collar crime and associated it with *a person of high social status and respectability* has largely disappeared in most advanced industrialised societies towards the end of the 20th century. Hence, people wearing a shirt with a white-collar at work are no longer necessarily associated with high social status, power, prestige, and respectability anymore (Schlegel, 1996; Coleman, 1996; Reurink, 2016).

Some scholars criticise Sutherland for defining the term differently over time, for the definitions being confusing and problematic (e.g., Tappan, 1947; Clinard and Quinney, 1973; Coleman, 1987; Salinger, 2005) and for largely focusing on crimes committed by corporations (Friedrichs, 2002).

Hence, Clinard and Quinney (1973) separate white-collar crime into *occupational crime* and *corporate crime*. Occupational crime is defined as a "violation of the legal codes in the course of activity in a legitimate occupation" (p. 131) and includes "offenses committed by individuals for themselves in the course of their occupation and the offenses of employees against their employers" (p. 188). *Corporate crimes*, in contrast, are "offenses committed by corporate officials for the corporation and the offenses of the corporation itself" (ibid.). Occupational crime, as defined by Clinard and Quinney (1973) also includes many blue-collar crimes (Vardi and Weitz, 2016) and hence broadens the initial definition of *white-collar crime* posed by Sutherland (1940, 1949).

Another definition of *occupational crime* is proposed by Green (1997) as “any act punishable by law that is committed through opportunity created in the course of an occupation that is legal” (p. 15).

Coleman (1987) finds that, although Sutherland’s (1940) definition of white-collar crime is broad, it is necessary to expand the definition by three additional aspects:

- offenses by groups and not only single individuals,
- financial crimes such as tax evasion that are not directly related to the perpetrator’s occupation, and
- crimes committed by the middle-class who are not of *high social status*.

Thus, Coleman (1985) extends Sutherland’s (1940) definition of white-collar crime as follows: “a violation of the law committed by a person or group of persons in the course of an otherwise respected and legitimate occupation or financial activity” (Coleman, 1985, p. 5).

By not specifying “violation of the law” any further, Coleman (1987) includes not only violations against criminal law but also violation against civil law. In this regard, Coleman (1987) argues that the differences between civil and criminal law are much smaller than assumed (cf. Blum-West and Carter, 1983). Furthermore, civil offenses and criminal offenses in most cases cannot be distinguished by the acts themselves, but rather by the way in which the justice system responds to them (Reurink, 2016).

As most white-collar crimes violate both criminal and civil laws, the decision to prosecute an offense either in a civil or a criminal court is often made because of extra-legal factors (Coleman, 2006).

Coleman (1987) points out that the deeds and activities that are summarised under the rubric of *white-collar crime* refer to a wide range of behaviour, but “they share many important similarities and require treatment as a single phenomenon for many analytic purposes” (p. 407).

By suggesting a classification of white-collar crime into *organisational crimes* and *occupational crimes*, Coleman (1987) supports the categorisation of *white-collar crime* into *corporate crimes* and *occupational crimes* made by Clinard and Quinney (1973).

Organisational crimes are “committed with support from an organisation that is, at least in part, furthering its own ends” (Coleman, 1987, p. 407) and *occupational crimes* are “committed for the benefit of individual criminals without organisational support” (ibid.).

Friedrichs (2002) further separates *workplace crimes* that describe conventional forms of crime that occur at the workplace but could also happen anywhere else and are not directly related to the occupation or position of the perpetrator, for example homicide, assault, rape, molestation, robbery, or theft.

Examples of *thefts* falling under the category of *workplace crime* are e.g., stealing a watch, a wallet or money out of a co-worker's handbag. Examples for *thefts* that are associated with the definitions of *white-collar crime*, or *occupational crime* are e.g., a nurse stealing drugs during her shift or a factory worker stealing spare parts from the stock, as these kinds of thefts are only possible *within the context of the respective occupational setting* of the perpetrator (Friedrichs, 2002; Clinard and Quinney, 1973).

Corporate crimes (Clinard and Quinney, 1973) or *organisational crimes* (Coleman, 1987) as well as *workplace crimes* (Friedrichs, 2002) are not in the focus of this thesis and thus excluded.

Salinger (2005) follows Coleman (1985, 1987) and emphasises that "white-collar crimes can be committed by persons who do not necessarily hold 'high social status'" (p. viii). Salinger (2005) defines white-collar crime rather broadly as "any behavior that occurs in a corporate and/or individual occupational context; and, that is committed for personal and/or corporate gain; and/or, violates the trust associated with that individual's and/or corporation's position and/or status; and that is a violation of any criminal law, civil law, administrative law, rule, ruling, norm, or regulation condemning the behavior" (p. viii).

Salinger (2005) goes even further and combines both the legalistic and sociological view, including "any behavior that may be socially defined as unethical or immoral [...] not legally defined as an offense" (p. viii).

This is contradictory to Tappan (1947), one of the first critiques of Sutherland's (1940) definition of white-collar crime. As Sutherland (1940) associated not only deeds that violated criminal law to the field of *white-collar crime*, but also deeds that violated regulatory, administrative, or civil laws, Tappan (1947) claimed the strictly legal use of the word *crime*. Tappan (1947) emphasises that a "crime is an intentional act in violation of the criminal law (statutory and case law), committed without defense or excuse, and penalized by the state as a felony or misdemeanor" (Tappan 1947, p. 17).

As mentioned before, Sutherland's term *white-collar crime* has been "criticized, refined and debated" more than supported (Shapiro, 1990, p. 347). Vardi and Weitz (2016) conclude that Sutherland's conceptualization has proven to be "confusing and obfuscating" (p. 16) to a certain extent but incorporated into popular culture. Coleman (1987) made clear that "the literature on the etiology and development of white-collar crime is a hodgepodge of studies looking at different crimes from different levels of analysis" (p. 408).

Conducting an intensive literature review on the development of the *white-collar crime* concept over the last 80 years, Reurink (2016) concludes that there is huge difficulty and dissent among various scholars in pinning down one clear definition of white-collar crime. Some scholars have argued that the illusion to define the concept of *white-collar crime* in terms of a precise set of necessary or sufficient characteristics should be given up.

Green (2007) suggests that it would be beneficial to think of the concept as referring to a set of offenses connected by a series of "family resemblances" (p. 20), instead of thinking of the concept as a precise classification of offenses or characteristics of offenders (cf. Reurink, 2016).

Furthermore, and regardless of the definition, the term *white-collar crime* has been readily adopted into the vernacular of criminology (Oxford Bibliographies, 2009).

Several scholars agree that the term *white-collar crime* is currently used generically and research around it deals with a wide variety of work-related illegal acts by persons at all organisational levels (Greenberg and Scott, 1996; Jensen and Hodson, 1999; Vardi and Weitz, 2016).

This thesis follows the broadened definition of *white-collar crime* by Coleman (1985, 1987), including group perpetrators, violation against criminal and civil law as well as perpetrators from the *middle-class* not necessarily holding a *high social status*.

This definition of *white-collar crime* enables this research to include a wider range of deeds as well as perpetrators to address the research aim, which is to explore if and how workplace relationships influence the application of neutralisation techniques by white-collar criminals.

This thesis follows Tappan's (1947) view that any term referring to *criminal behaviour* or a *crime*, such as white-collar *crime*, occupational *crime*, workplace *crime*, organisational *crime*, or corporate *crime*, refers to deeds that violate laws or legislation. Following Kish-Gephart et al. (2010), the thesis argues that deeds that are deemed *unethical* by violating social norms, are not necessarily *criminal*. In turn all *criminal* deeds are considered *unethical*. A detailed delimitation of the various terms and concepts is presented in section 2.2.2.

However, the thesis does not follow Tappan's (1947) suggestion that the term *crime* should only refer to deeds that have been convicted as such by the courts. Alternatively, it adopts Sutherland's (1945), Geis' (1992), and Pontell's (2005) views assuming that even if the individuals have neither been caught nor convicted for their deeds, they have clearly violated laws and legislations and would, therefore, have been convicted as criminals if deeds had been uncovered.

It is also worth mentioning that this thesis considers the term *fraud* within the scope of this thesis. Edelhertz (1970) does not distinguish between the individual or organisational perspective when defining *fraud* as "an illegal act or series of illegal acts committed by non-physical means and by concealment or guile to obtain money or property, to avoid the payment or loss of money or property, or to obtain business or personal advantage" (pp. 19-20).

Murphy and Dacin (2011) define *fraud* as "an intentional act, considered illegal or highly unethical, committed within the course of one's employment" (p. 603). They conclude that fraud usually benefits the offender, though this is not a necessary condition.

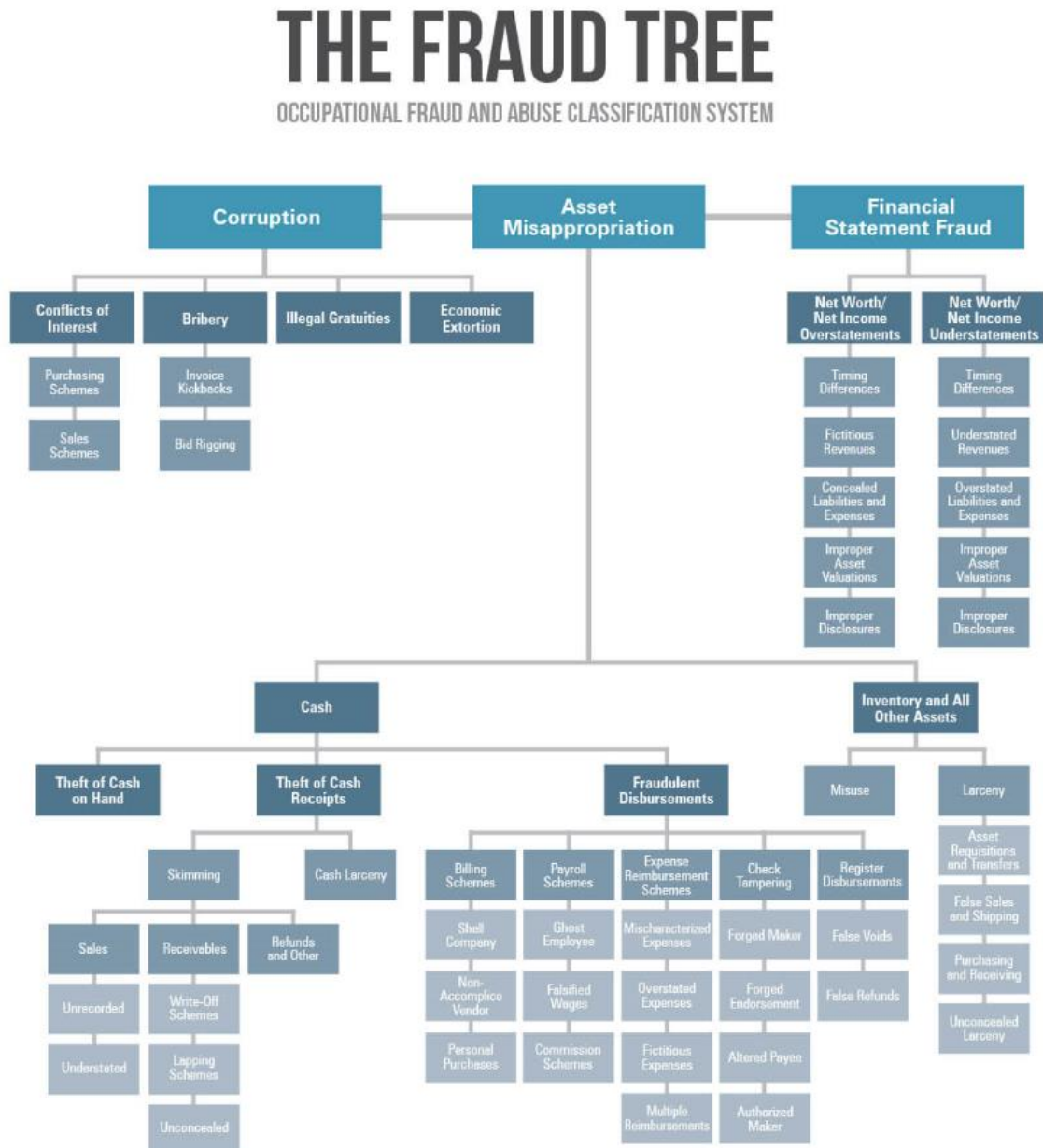
As shown in Figure 5, the Association of Certified Fraud Examiners (ACFE) presents all kinds of white-collar crime in their *Fraud Tree* by using the term *occupational fraud*.

The ACFE differentiates occupational fraud by three mutually exclusive categories⁵: asset misappropriation, corruption, and fraudulent statements. *Occupational fraud* is defined as "the use of one's occupation for personal

⁵ Since 1996, the ACFE analysed more than 20,000 cases of occupational fraud and explored the mechanisms used by the perpetrators. "Even with the shift toward digital payments, remote work environments, and technology-based organizations, the schemes and methods fraudsters use to commit occupational fraud remain consistent over time" (ACFE, 2022, p. 9).

enrichment through the deliberate misuse or misapplication of the employing organization’s resources or assets” (Association of Certified Fraud Examiners, 2018, p. 6).

Figure 5: The ACFE Fraud Tree – Occupational Fraud and Abuse Classification System



Source: Association of Certified Fraud Examiners (ACFE, 2018).

Therefore, this thesis uses the terms *white-collar crime* (Sutherland, 1940), *occupational crime* (e.g., Coleman, 1987) and *(occupational) fraud* (e.g., Edelhertz, 1970; ACFE, 2018) as synonyms and considers all research in these areas as relevant to the field of study regardless its terminology.

To conclude, Table 2 provides an overview of the terms and their definitions discussed in this section.

Table 2: Criminal Behaviour at Work – Definitions and brief Explanations

<p>White-Collar crime</p>	<p>“A crime committed by a person of high social status and respectability in the course of his occupation” (Sutherland, 1949, p. 9)</p> <p>“A violation of the law committed by a person or group of persons in the course of an otherwise respected and legitimate occupation or financial activity” (Coleman, 1985, p. 5).</p> <p>“Any behavior that occurs in a corporate and/or individual occupational context; and, that is committed for personal and/or corporate gain; and/or, violates the trust associated with that individual’s and/or corporation’s position and/or status; and that is a violation of any criminal law, civil law, administrative law, rule, ruling, norm, or regulation condemning the behavior” (Salinger, 2005, p. viii).</p>
<p>Occupational crime</p>	<p>“A violation of the legal codes in the course of activity in a legitimate occupation” (Clinard and Quinney, 1973, p. 131) including “offenses committed by individuals for themselves in the course of their occupation and the offenses of employees against their employers” (p. 188). An occupational crime is “committed for the benefit of individual criminals without organisational support” (Coleman, 1987, p. 407).</p> <p>“Any act punishable by law that is committed through opportunity created in the course of an occupation that is legal” (Green, 1997, p. 15)”. “Financially oriented offenses committed by individuals within the context of a legitimate occupation, and specifically made possible by that occupation” (Friedrichs, 2002, p. 254).</p>

<p>Fraud / fraudulent behaviour</p>	<p>“An illegal act or series of illegal acts committed by non-physical means and by concealment or guile to obtain money or property, to avoid the payment or loss of money or property, or to obtain business or personal advantage” (Edelhertz, 1970, pp. 19-20). “An intentional act, considered illegal or highly unethical, committed within the course of one’s employment” (Murphy and Dacin 2011, p. 603).</p>
<p>Occupational fraud</p>	<p>“The use of one’s occupation for personal enrichment through the deliberate misuse or misapplication of the employing organization’s resources or assets” (Association of Certified Fraud Examiners, 2018, p. 6).</p>
<p>Corporate crime</p>	<p>“Offenses committed by corporate officials for the corporation and the offenses of the corporation itself” (Clinard and Quinney, 1973, p. 188).</p>
<p>Organisational crime</p>	<p>An organisational crime is “committed with support from an organisation that is, at least in part, furthering its own ends” (Coleman, 1987, p. 407).</p>
<p>Workplace crime</p>	<p>“Conventional forms of crime, for example homicide, assault, rape, molestation, robbery, theft, etc. – that occur at the workplace” (Friedrichs, 2002, p. 254).</p>

Source: Own representation

Although using these terms interchangeably, the focus of this research lies on those *occupational crimes* “committed for the benefit of individual criminals without organisational support” following Coleman’s (1987, p 407) definition. Furthermore, the thesis might also refer to *criminal* behaviour as a shorter version for *white-collar criminal behaviour* or *occupational criminal behaviour* in favour of the reading flow.

2.2.2. Overlapping and Delimitations of the Fields regarding *bad* Behaviour at the Workplace

Behavioural science scholars look at the multifaceted and complex phenomenon of *bad* employee behaviour at the workplace from different perspectives, whereas *white-collar crime* is only one field. Various *bad* behaviours at the workplace are clustered by different scholars under mixed terms to describe negative acts of employees, such as *organisational misbehaviour* (Vardi and Weitz, 2004; Vardi

and Wiener, 1996), *counterproductive work behaviour* (Wiernik and Ones, 2018; Ones and Dilchert, 2013; Sackett et al., 2006; Fox and Spector, 1999), *deviant behaviour* (Bennett and Robinson, 2003; Friedrichs, 2002; Pino, 2001; Hollinger and Clark, 1982) or *unethical behaviour* (Kish-Gephart et al., 2010).

The boundaries between these different terms and domains are controversially discussed in literature and are sometimes vague (e.g., Vardi and Weitz, 2016; Treviño et al., 2006; Bennett and Robinson, 2003).

Table 3 provides an overview and a brief explanation of these fields, as they are overlapping with *white-collar crime* and thus considered relevant to be mentioned in this thesis.

Table 3: *Bad Behaviour at Work – Definitions and brief Explanations*

Term	Definition / brief explanation
Organisational misbehaviour	<p>“Any intentional action by member/s of organisation/s that defies and violates (a) shared organisational norms and expectations, and/or (b) core societal values, mores and standards of proper conduct” (Vardi and Wiener, 1996, p. 153).</p> <p>“Acts in the workplace that are committed intentionally and constitute a violation of rules pertaining to such behaviors” (Vardi and Weitz, 2016, p. 3).</p>
Counterproductive work behaviour	<p>A behaviour that goes against the legitimate interest of an organisation by harming the organisation or people within the organisation (Sackett et al., 2006).</p> <p>“Scalable actions and behaviors employees engage in that detract from [legitimate] organizational goals or well-being and include behaviors that bring about undesirable consequences for the organization or its stakeholders” (Ones and Dilchert, 2013, p. 645).</p>
Deviant behaviour	<p>“Intentional acts initiated by organizational members that violate norms of the organization, and have the potential to harm the organization or its members” (Robinson and Bennett, 1995, p. 235).</p>

<p>Occupational deviance</p>	<p>“Any self-serving deviant act that occurs during the course of one’s occupation, broken down into ‘deviant occupational behaviors’ (e.g., extramarital relations with a co-worker; consuming alcohol in the workplace) and ‘occupational crime’ (e.g., embezzlement; sexual harassment; accepting kickbacks)” (Pino, 2001, p. 260). “Activities deviating from norms within an occupational setting, including the norms of the employer, the norms of professional associations, and the norms of co-workers” (Friedrichs, 2002, p 254).</p>
<p>Employee deviance</p>	<p>Hollinger and Clark (1982) classify employee deviance into two distinct categories: Property deviance and production deviance.</p> <ul style="list-style-type: none"> • Property deviance is referring to acts of employees who damage or acquire tangible assets of an organisation without authorization, whereas • production deviance refers to behaviour that infringes the formally prescribed standards regarding the quality and quantity of work to be done.
<p>Unethical behaviour</p>	<p>“Any organizational member action that violates widely accepted (societal) moral norms” (Kish-Gephart et al., 2010, p. 2). “Scalable actions and behaviors that employees engage in that deceive or exploit other persons or provide oneself (or one’s organization or associates) with an unfair advantage in the service of some other end” (Wiernik and Ones, 2018, p. 37).</p>

Source: Own representation

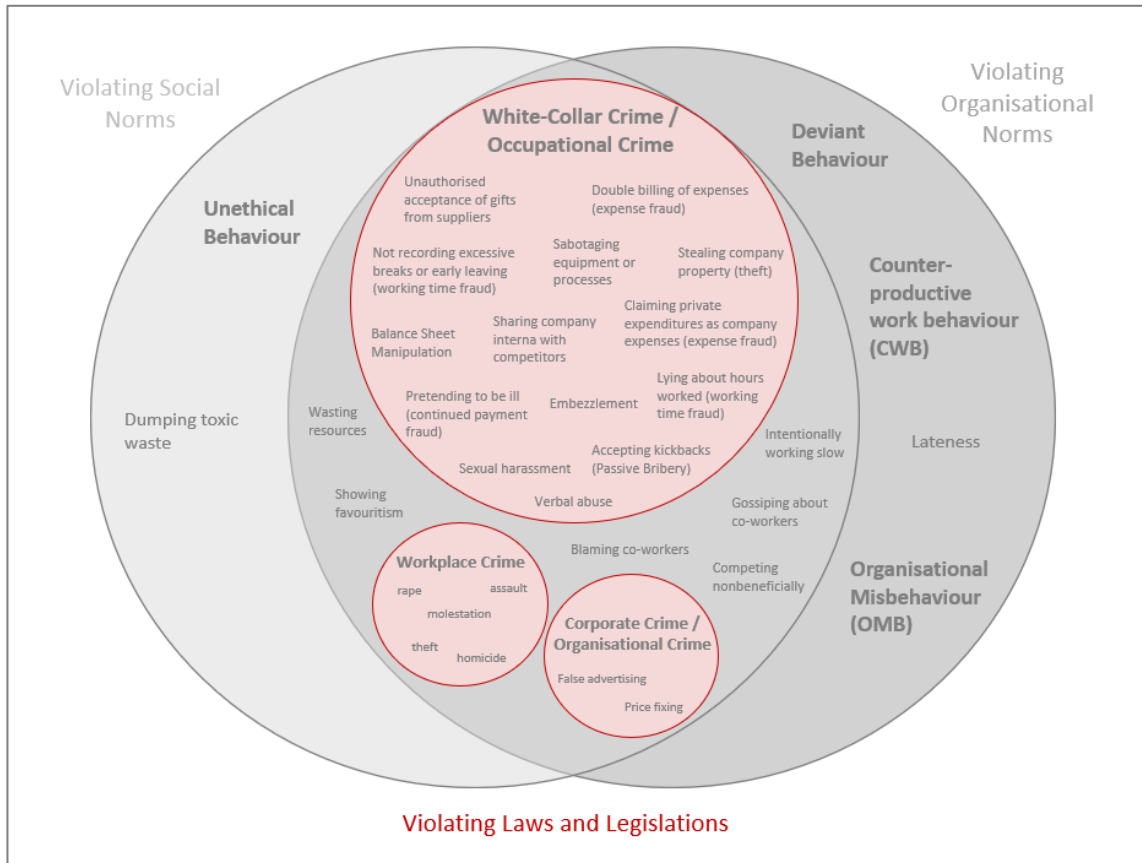
On the one hand there is a significant overlap between the studied behaviours, but on the other hand a dissent with regards to the definitions and delimitations of the terms as well as respective fields of study.

Gabbioneta et al. (2019) propose that misconduct at the workplace can be seen as a continuum of instances and can be classified into actions that are

- unethical (contrary to societal norms and expectations);
- unprofessional (against professional codes of conduct and protocols);
- illegal (prohibited by criminal and civil laws).

Following Gabbioneta et al. (2019), Figure 6 illustrates the overlapping and delimitations of the presented terms and fields based on the violations of either social norms, organisational norms, or laws and legislation. Examples for deeds are provided.

Figure 6: Overlapping and Delimitation of criminal and other *bad* Behaviours at the Workplace



Source: Own representation; examples of typical behaviours following Robinson and Bennett (1995), Friedrichs (2002), Kish-Gephart et al. (2010), Reurink (2016) and Gabbioneta et al. (2019)

Regarding Figure 6, deeds that fall under the definition of *white-collar crime* or *occupational crime* are considered as violation of laws and legislation and are covered by this thesis.

Further violations of laws and legislation that are not in the focus of this thesis are subsumed under *corporate crimes* (Clinard and Quinney, 1973) or *organisational crimes* (Coleman, 1987) meaning offenses committed by employees for the benefit of the corporation or with support from an organisation as well as

workplace crimes (Friedrichs, 2002) that describe conventional forms of crime that happen at the workplace.

Robinson and Bennett (1995) define *deviant behaviour* as “intentional acts initiated by organizational members that violate norms of the organization and have the potential to harm the organization or its members” (p. 235).

Gruys and Sackett (2003) and Ones and Dilchert (2013) agree that *counterproductive work behaviour* is any intentional behaviour against the *legitimate* organisational goals.

Another term that – for the sake of this thesis – is regarded as a synonym for deviant and counterproductive work behaviour is *organisational misbehaviour*. Vardi and Weitz (2016) define it as “acts in the workplace that are committed intentionally and constitute a violation of rules pertaining to such behaviors” (p. 3).

Concisely, all deeds that fall under the definition of *deviant behaviour*, *counterproductive work behaviour* or *organisational misbehaviour* violate organisational norms.

As an overlap, all *white-collar crimes*, *workplace crimes* and *organisational crimes* also violate organisational norms and can concurrently be considered as

- *deviant behaviour*, because they “have the potential to harm the organization or its members” (Robinson and Bennett, 1995, p. 235),
- *counterproductive work behaviour*, because they can “bring about undesirable consequences for the organization or its stakeholders” (Ones and Dilchert, 2013, p. 645), as well as
- *organisational misbehaviour*, because they “constitute a violation of rules pertaining to such behaviors” (Vardi and Weitz, 2016, p. 3) i.e., a violation against applicable laws and legislation.

Unethical behaviour is defined as “any organizational member action that violates widely accepted (societal) moral norms” (Kish-Gephart et al., 2010, p. 2) and differentiated from the other terms as it focuses on behaviour that is “right or wrong when judged in terms of justice, law and other societal guidelines determining the morality of behavior” (Robinson and Bennett, 1995, p. 556).

By contrast, *deviant behaviour*, *organisational misbehaviour*, and *counterproductive work behaviour* focus on behaviour that violates organizational norms and not necessarily social norms.

Following Bennet's (1995) definition, another overlap is identified because the unethicity of a behaviour – besides violating societal norms – is *judged in terms of justice and law* and thus all *white-collar crimes*, *workplace crimes* and *organisational crimes* can concurrently be considered as unethical behaviour.

This overlap is supported by Wikström et al. (2012) when defining criminal laws as a *codified set of moral rules of conduct*. The view on human beings as rule-guided actors leads to the definition of crime in the broadest sense as a breach of moral rules defined in law (cf. Cooper et al., 2013; Murphy, 2012; Murphy and Dacin, 2011; Schuchter and Levi, 2015).

Consequently, and regarding Figure 4, all legislation and laws are based on social norms but not all social norms are codified in laws and legislation. Thus, all breaches of laws and legislation – considered as *crimes* – are also considered as breaches of social norms and thus considered to be unethical.

In contrast, not all breaches of social norms i.e., unethical behaviours, are concurrently criminal behaviours.

Not in the focus of this thesis but to conclude the explanations regarding Figure 6, the delimitation of *unethical behaviour* and those behaviours that violate organisational norms i.e., *organisational misbehaviour*, *counterproductive work behaviour* and *deviant behaviour* is controversially discussed among scholars. Some scholars argue that e.g., organisational misbehaviour is also violating social norms and thus considered to be concurrently unethical (Vardi and Weitz, 2016). Tenbrunsel and Smith-Crowe (2008) argue that the (un)ethicity of an action is not bound to intention, but those behaviours that violate organisational norms are all defined as being *intentional*.

2.2.3. Summary and Focus of this Thesis

This section explained the concept of *white-collar crime* (2.2.1.) and presented various other terms used by scholars to analyse *bad* employee behaviour at the

workplace (2.2.2.). The overlap and delimitations among the most relevant terms in this area were highlighted.

This is deemed necessary for this research as one concern with these rather specific approaches is that connections between related areas may be overlooked and researchers sometimes do not appear to be aware of relevant developments from other very similar fields of research (e.g., Ones, 2002; Marcus and Schuler, 2004). Hence at appropriate points, this thesis aims to reflect and include research findings from the presented related fields.

The focus of this thesis is on *white-collar crimes* which are illegal according to German laws and legislation⁶. As shown in section 2.2.2. these can also be classified as e.g., *deviant behaviours*, *counterproductive work behaviours* or *organisational misbehaviours* as they concurrently violate organisational norms, as well as *unethical behaviours* as they concurrently violate social norms.

It is not considered an issue for this research that the boundaries between the different terms and domains of *bad* behaviour at the workplace are controversially discussed in literature and might be vague (cf. section 2.2.2. and see e.g., Vardi and Weitz, 2016; Treviño et al., 2006).

Focusing on white-collar criminals, this research explores any influencing factors of workplace relationships on their neutralisation of the deed. Nevertheless, the findings should also be useful for scholars focusing on influencing factors on any other defined fields of *bad* behaviours at the workplace.

One research issue (cf. Vardi and Weitz, 2004; Treviño et al., 2006) is, whether to focus on a specific single misbehaviour, such as employee theft (e.g., Greenberg, 1990, 2002) or lying (e.g., Grover, 1993, 1997) or whether to cluster related types of misbehaviours.

Treviño et al. (2006) conclude that different misbehaviours can be clustered, as they will be predicted by similar factors. In a similar vein, Wikström et al. (2022) refer to the definition of *crime* as a behaviour that is breaking a moral rule codified

⁶ E.g., *fraud*, like working time fraud, continued payment fraud or expense fraud (§263 German criminal code) or *theft* (§ 242 German criminal code).

in criminal law and argue that any research regarding the causation should not focus on the specific act but on the more general fact of rule breaking.

This thesis follows these opinions by clustering presumably *petty* white-collar crimes, such as working time fraud, continued payment fraud, expense fraud, minor thefts or sabotage with rather minor damages resulting from the single cases. This scope is set to sharpen the awareness on these types of crime as they are responsible for almost half of the damages of all white-collar crimes worldwide but are often understated (Krieger, 2013). Nevertheless, they are equally relevant as perpetrators are also breaking rules codified in criminal law.

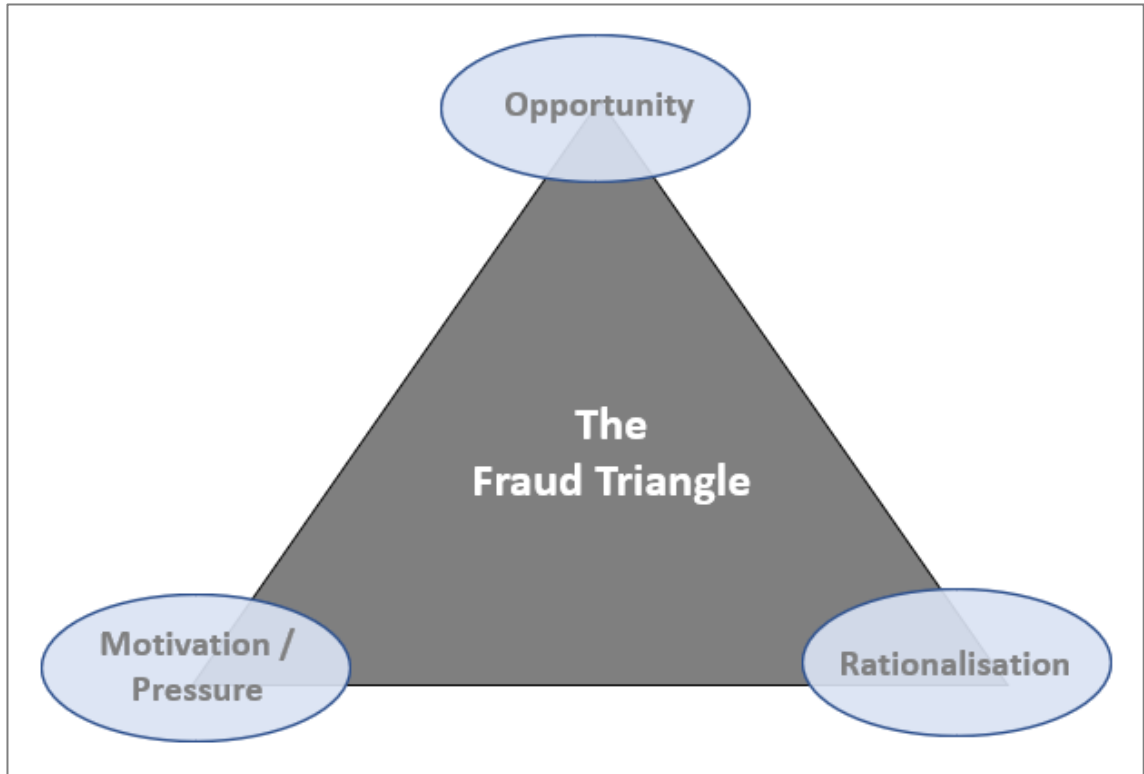
The next section will elucidate on the prerequisites of white-collar crimes as a starting point to explain when and why these deeds are committed by employees.

2.3. Prerequisites to committing White-Collar Crime: The Fraud Triangle and its further Developments

Several theories and frameworks have been established over the last decades that try to explain why white-collar crime happens in organisations.

The dominant framework relating to fraud is the so-called *Fraud Triangle* (Cressey, 1953), as illustrated in Figure 7, which considers three factors as prerequisite for the perpetration of a white-collar crime

- motivation or pressure (e.g., personal financial problems),
- opportunity (e.g., weakness of a company's internal control system); and
- rationalisation (a way to justify the deed, e.g., because others do the same).

Figure 7: The Fraud Triangle

Source: Own representation following Cressey (1953)

The *Fraud Triangle* is embedded in professional auditing standards around the world (IAASB, 2009; PCAOB, 2005) as well as international audit standards (ISA240) (Free, 2015).

Smith and Crumbley (2009) conduct a comprehensive review and observe that the *Fraud Triangle* is the most taught framework in fraud examination and forensic accounting courses in many countries in the world (among others in the USA and UK). It is also the theoretical foundation in the educational curricula of many certifications in forensic accounting in the USA and elsewhere (Huber, 2012).

As Cressey (1953) interviewed prisoners convicted of embezzlement, the model was originally created to explain embezzlement but has become a valid approach for all kinds of fraud in the following decades (Yaşar, 2022).

Hence, much subsequent research refers to the basic principles of the *Fraud Triangle* regardless of the type of white-collar crime analysed, such as bribery, embezzlement, or any type of fraud (Huang et al., 2017; Roden et al., 2016).

Regarding the *motivation* or *pressure* aspect, Cressey (1953) proposes that white-collar crimes are committed because of certain non-sharable financial pressures faced by an individual.

Lokanan (2015) argues that these pressures can be financial or non-financial and categorises non-financial pressure into (1) work-related pressure, (2) pressure associated with gambling and drug addiction, and (3) pressure associated with a desired luxurious lifestyle.

Dorminey et al. (2012) analyse white-collar crimes in the US and find that highly paid managers with a yearly compensation of several million dollars defraud their companies by some thousands of dollars. Thus, Dorminey et al. (2012) conclude that motivation of these perpetrators could not necessarily be financial and agree to the presence of non-financial pressures and motivation. They cluster them in four general categories:

- Money,
- Ideology,
- Coercion, and
- Ego.

which can be summarised in the acronym M.I.C.E. (cf. Kranacher and Riley, 2020).

Kranacher and Riley (2020) observe that perpetrators who are not personally under financial pressure are still motivated by gathering more *money* because of being greedy.

An example for *ideology* is a perpetrator who evades taxes because he or she is of the opinion that taxes are unconstitutional or that they already pay enough taxes. Another example would be tax evasion or money laundering schemes developed to fund a terror organisation (Dorminey et al., 2012).

Coercion refers to perpetrators who are instructed to act criminally by their superiors. As they feel bound by instructions, they perceive the pressure to have no other opportunity as being involved in the crime.

Kranacher and Riley (2020) also propose that striving for power to feed one's *ego* is a frequent motivation of white-collar criminals.

Coming back to the *Fraud Triangle* and to address the perceived pressure, the individual needs to have the opportunity to commit the crime.

Opportunity refers to the violation of trust by abusing the position or circumventing the corporate control framework (Hogan et al., 2008). Opportunities to commit occupational crimes are linked to a company's internal controls system (Lokanan, 2015) and arise when the individual has the technical skills and knowledge of assets, people, information, or computer systems enabling him or her to commit the fraud and to conceal it (Coenen, 2008).

Given the pressure perceived by an individual to commit the crime and the opportunity to address this pressure, the individual – according to the *Fraud Triangle* – furthermore needs to rationalise the perpetration of the white-collar crime.

Rationalisation is the third factor of the *Fraud Triangle* and can be defined as justifying a thought or behaviour which is inconsistent with the beliefs, opinions, and values of an individual to reduce cognitive dissonance (e.g., Sloane, 1944; Festinger, 1957; Fointiat, 1998; Murphy, 2012). The process of rationalisation and the concept of *Cognitive Dissonance* will be explained in detail in the following sections 2.4. and 2.5.

Broadly speaking, the offender does not want to be considered a trust violator, but rather considers his or her dilemma as a special exception, a situation that allows them not to view themselves in a negative manner. The inconsistency of thought, *what is right* versus *what I am about to do* must be reconciled, especially for first-time perpetrators. Only through rationalisation the perpetrator is able to reduce the dissonance and proceed with the deed without compunction.

Therefore, at least for themselves, the offenders seek to justify any criminal action before its perpetration to reduce the cognitive dissonance and to be able to act without remorse (Cressey, 1953; Dorminey et al., 2012).

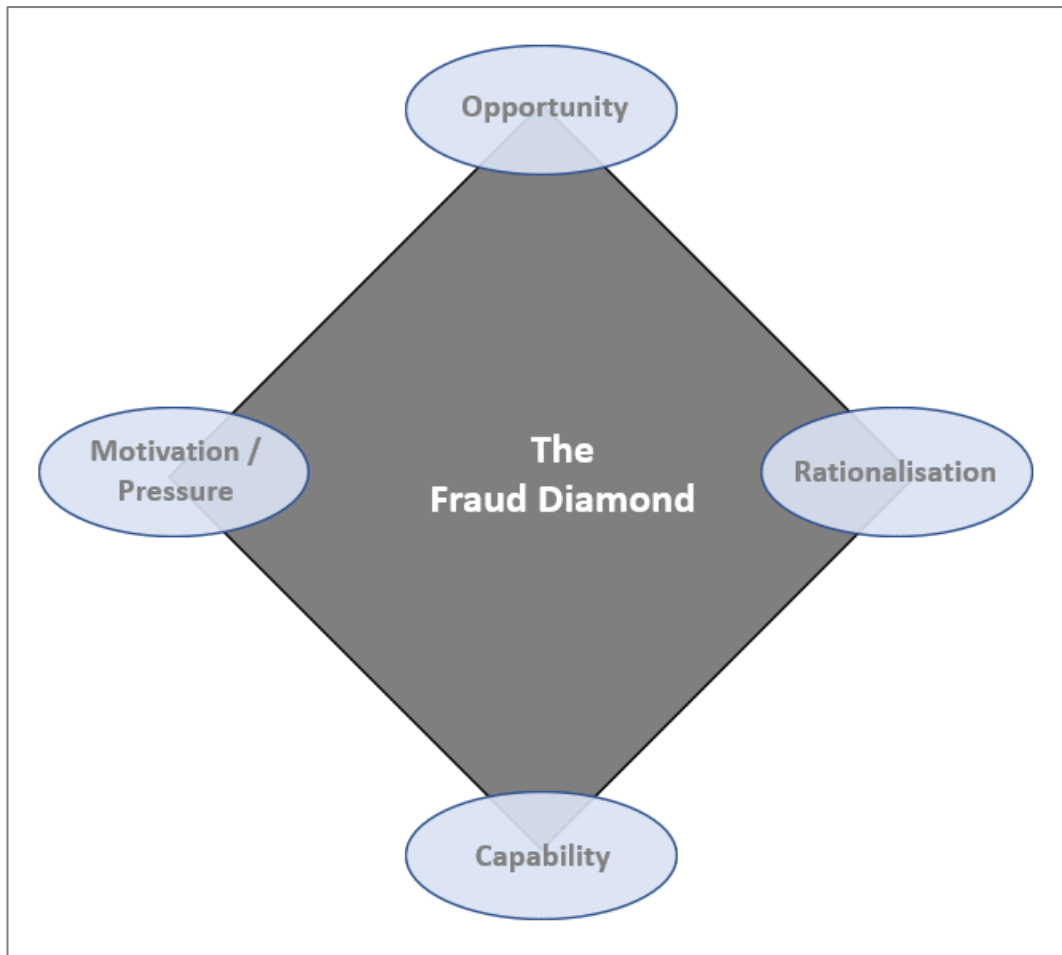
In brief, an otherwise upright and professional individual may commit a white-collar crime if he or she has a financial challenge that is not to be despised, a perceived opportunity with little fear of detection, and a morally defensible excuse (Cressey, 1953; Dorminey et al., 2012).

Although being a dominant fraud framework (Murphy and Free, 2016), scholars also criticised the *Fraud Triangle* for its narrow interpretation (Morales et al., 2014) and its lack of comprehensiveness (Free and Murphy, 2015).

Furthermore, the *Fraud Triangle* primarily focuses on solo offending⁷ and the psychology of the individual fraud perpetrator (Morales et al., 2014), not including the role of co-offending in the perpetration of fraud (Free and Murphy, 2015).⁸ Many scholars have broadened and amended the *Fraud Triangle* or aspects of it and link it with various other aspects and theories (Free, 2015; Yaşar, 2022).

The Fraud Diamond, proposed by Wolfe and Hermanson (2004) builds on the *Fraud Triangle* by Cressey (1953) and adds the fourth dimension of *capability* as shown in Figure 8.

Figure 8: The Fraud Diamond



Source: Own representation following Wolfe and Hermanson (2004)

⁷ Solo offending refers to just one perpetrator, whereas co-offending is referring to a collusion between two or more persons jointly committing a white-collar criminal deed.

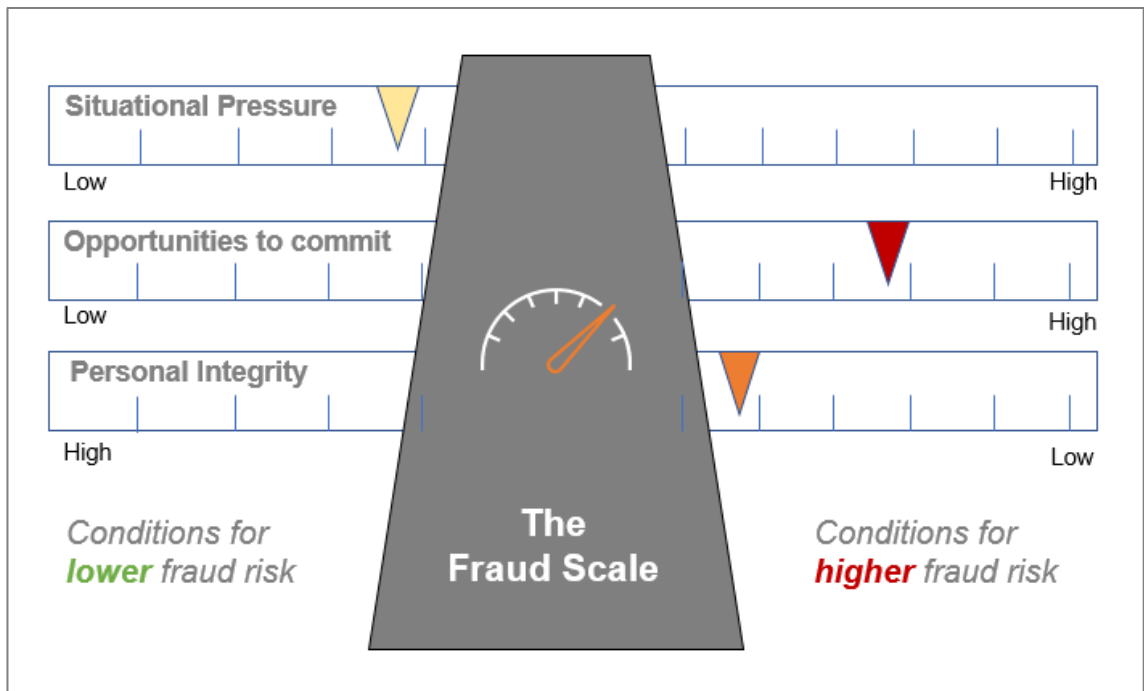
⁸ Free and Murphy (2015) claim the importance of co-offending in fraud, since “all of the major organisational frauds of the past decade – Enron, WorldCom, Tyco, HealthSouth – have been committed through the collusion of multiple employees. Each of these frauds involved the chief executive officer (CEO), chief financial officer (CFO), and others” (p. 19).

Wolfe and Hermanson (2004) modify the aspect of *opportunity* arguing that the perpetrator needs the capability to take advantage of control weaknesses to be able to commit and conceal the white-collar crime (Dorminey et al., 2010). Hence, they claim that it is unlikely for a white-collar crime to take place unless the fourth element i.e., capability, is also present. Given opportunity, pressure or motivation and rationalisation, a perpetrator needs to possess certain personal traits as well as the ability and skills to commit a deed (Wolfe and Hermanson, 2004; Abdullahi and Mansor, 2015).

Wolfe and Hermanson's (2004) evolution of the *Fraud Triangle* into the *Fraud Diamond* has attracted the most attention from other scholars though it has not made it into the official statements of the various examining bodies around the world, where the *Fraud Triangle* is still the dominating framework (Free, 2015).

Prior to that, Albrecht et al. (1984) developed the *Fraud Scale* by replacing *rationalisation* with *personal integrity* as shown in Figure 9.

Figure 9: The Fraud Scale



Source: Own representation following Albrecht et al. (1984), Dorminey et al. (2012) and Free (2015)

Albrecht et al. (1984) argue that *personal integrity* might be observable and thus better gaugeable than *rationalisation*, by inferring individual's integrity from the past behaviour. An individual's integrity is reflected in the decision-making process and thus affects the probability that a person may rationalise improper behaviour. Albrecht et al. (1984) argue that individuals with a higher level of personal integrity are less prone to develop rationalisations in order to justify criminal actions.

Although not explicitly part of their model, Albrecht et al. (1984) do not explicitly deny that *rationalisation* is a necessary aspect which needs to be present when a white-collar crime is committed (cf. Dorminey et al., 2012).

Further variations of the *Fraud Triangle* are the *Fraud Square* by Cieslewicz (2010) who adds the aspect of societal influences like culture (cf. Free, 2015); the *Fraud Cube* by Doost (1990) who focuses on computer crime and argues that it has three additional dimensions namely *relationship*, *expertise* and *motivation* (cf. Free, 2015); the *Fraud Pentagon* by Marks (2009) who adds the aspects of *arrogance* and *competence* (cf. Free, 2015); Goldman (2010) who adds the aspects of *personal greed* and *employee disenfranchisement* (cf. Free, 2015), and Sorunke (2016) who adds *personal ethics* to the four elements of the *Fraud Diamond* by Wolfe and Hermanson (2004).

Vousinas (2019), using a pentagon to illustrate the model, proposes *ego* as another element added to the four elements of the *Fraud Diamond* (Wolfe and Hermanson, 2004). Compared to the *Fraud Diamond* by Wolfe and Hermanson (2004), Vousinas (2019) renames *pressure* into *stimulus* and refers to it as a pressure to commit a white-collar crime, which in turn is in line with Wolfe and Hermanson's (2004) interpretation. Furthermore, Vousinas (2019) adds *ego* as another motivator for white-collar crime, referring to a necessary sense of superiority, mastery or the admiration of others as a prerequisite to commit a white-collar crime. The pentagon is named the S.C.O.R.E model which stands for *Stimulus*, *Capability*, *Opportunity*, *Rationalisation* and *Ego* (Vousinas, 2019). Vousinas (2019) further extends the pentagon S.C.O.R.E model to a hexagon S.C.C.O.R.E model by adding the aspect of *collusion* as a central element in many recent complex white-collar crimes, such as Enron, WorldCom, and Parmalat (cf. Free and Murphy, 2015).

All mentioned scholars and their suggested amendments have in common that rationalisation is deemed a necessary component that needs to be present when white-collar criminal deeds are committed. Besides Albrecht et al. (1984), who refine *rationalisation* with the concept of *personal integrity*, rationalisation remains part of all further models that are presented by scholars subsequent to Cressey (1953).

Dorminey et al. (2012) observe that the pressure or motivation as well as the rationalisation are the two elements of the *Fraud Triangle* that are not directly observable, as they are hidden in the mind of the perpetrator.

Further models, frameworks and theories have been proposed to examine the decision-making process of an individual engaging in criminal or other deviant behaviours, as well as any influencing factors on this decision-making process. Further general models of behaviour emergence and behaviour influence were considered. The most significant ones that were reviewed in the course of this research are presented in Table 4.

Table 4: Further Models, Frameworks and Theories dealing with the Decision-making Process (of Criminals)

Model / Framework / Theory	Field of Study	Author(s)
<i>Psychological Pathways to Fraud Framework</i>	White-Collar Crime	Murphy and Dacin (2011)
<i>Behaviour Equation Theory</i>	Social Psychology	Lewin (1936)
<i>Rationalist Model of Moral Judgement</i>	Social Psychology	Kohlberg (1973)
<i>Social Intuitionist Model of Moral Judgement</i>	Social Psychology	Haidt (2001)
<i>Fogg Behaviour Model</i>	Behaviour Design	Fogg (2019)
<i>Model of Frame Selection</i>	Criminology	Esser (2001); Kroneberg (2005)
<i>Situational Action Theory of Crime Causation (SAT)</i>	Criminology	Wikström (2004; 2006)
<i>Framework of Antecedents for counterproductive Work Behaviour</i>	Counterproductive Work Behaviour	Marcus (2001); Marcus and Schuler (2004)

<i>Model of ethical Decision-Making</i>	Behavioural Ethics	Rest (1986)
<i>Categories of Influences on unethical Behaviour</i>	Behavioural Ethics	Treviño et al. (2006)
<i>Integrated Model of ethical Decision-Making</i>	Behavioural Ethics	Schwartz (2016)
<i>Integrative Model of organisational Misbehaviour Management</i>	Organisational Misbehaviour	Vardi and Weitz (2016)
<i>Factors under Managers' Control that serve as Triggers of Workplace Deviance by Employees</i>	Workplace Deviance	Litzky et al. (2006)
<i>Cognitive Stage Model of injustice-related Aggression</i>	Workplace Aggression	Beugré (2005)

Source: Own representation

In view of the scope of this thesis and for the sake of brevity, these models will not be further discussed.

The next section clarifies the difference between rationalisation and neutralisation as this is important for the further course of this thesis.

2.4. Justifying a Behaviour: The Difference between Neutralisation and Rationalisation

Two terms that are frequently used in literature to describe the process when individuals are justifying their actions to themselves, or others are *neutralisation* and *rationalisation*.

Minor (1981) differentiates *neutralisation* and *rationalisation* by defining neutralisation as a technique to minimise or eliminate the potential feelings of guilt *prior* to committing criminal actions. The author defines *rationalisation* as a technique that individuals use to justify their behaviour *subsequently* to an impulsively committed criminal action. Green (1997) and Piquero et al. (2005) follow this approach by proposing that neutralisation occurs *prior* to an act whereas rationalisation occurs *after* an act.

In the field of *counterproductive work behaviour*, Griep and Vantilborgh (2018) argue that these deeds are rarely spontaneous acts but rather a result of an accumulation of negative interactions between two social parties that escalates. Cromwell and Thurman (2003) analyse the justifications of shoplifters and argue that research is incapable of determining whether the justification of a criminal deed is a *before-the-fact* neutralisation, or an *after-the-fact* rationalisation. Regarding the shoplifters, the authors find that justifications more typically follow rather than precede the deviant acts (Cromwell and Thurman, 2003).

Agnew (1994) conducts a longitudinal study and finds support for Sykes and Matza's (1957) initial claim that neutralisations come first to free the perpetrators from their feelings of guilt associated with their planned crime.

Fritsche (2005) conducts a literature review of neutralisation research and concludes that most scholars believe that neutralisations occur *before* the act while rationalisations are developed by an individual *after* an act. The author points out that neutralisations, in contrast to rationalisations, enter the cognitive stage before individuals show a norm-violating behaviour and thus influence the subsequent behaviour (Fritsche, 2005).

In the same vein, Copes (2003) claims that neutralisations precede behaviour and make criminal conduct possible by creating situations where violations are acceptable and at the same time allowing the offender to remain committed to the dominant normative system.

Shover and Hochstetler (2006) add that neutralisations with regards to law obedience, developed prior to the criminal act, facilitate criminal decision-making, and thereby enable its perpetration.

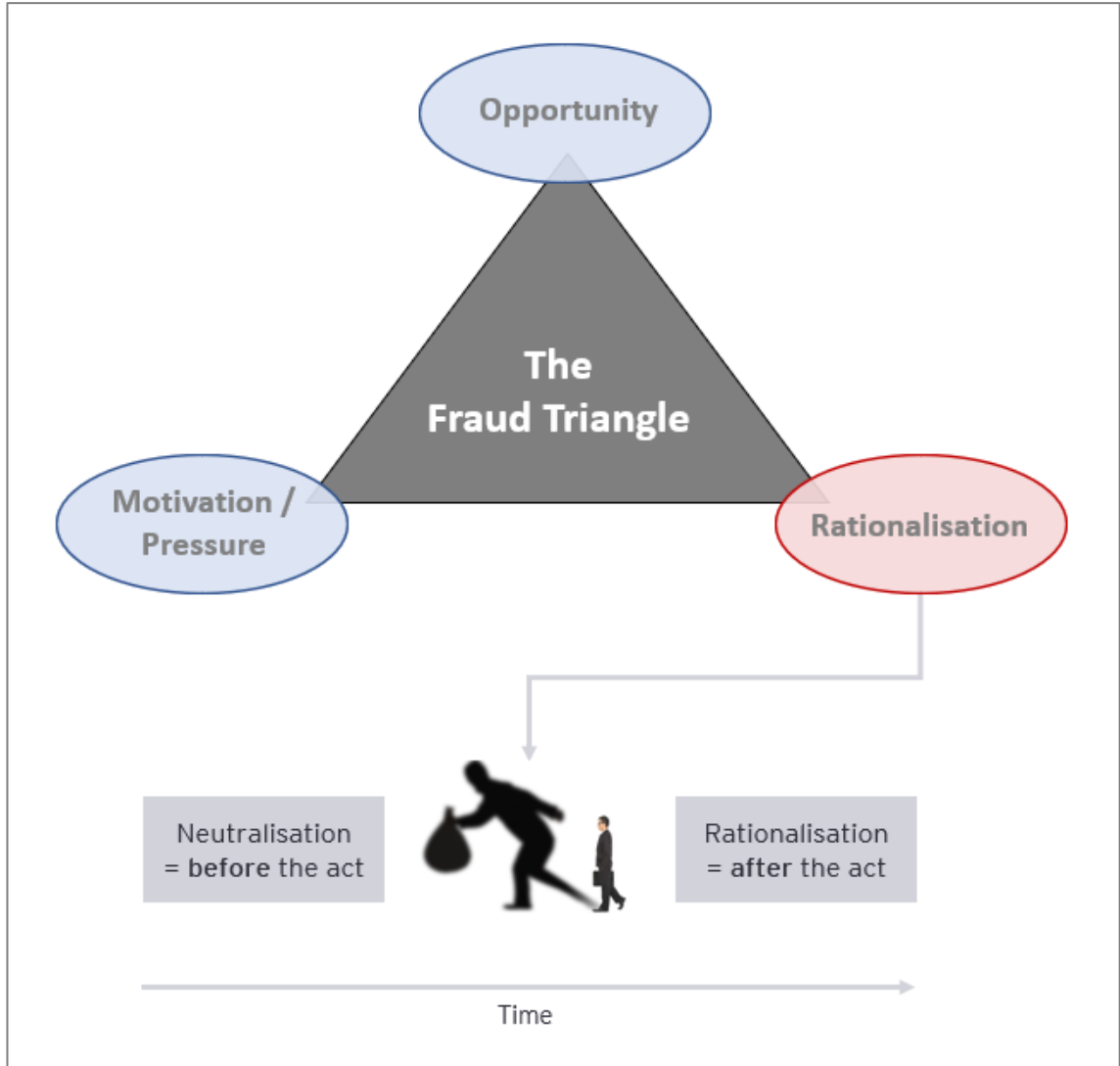
Smith et al. (2013) follow this opinion by considering neutralisations as an emotional mechanism that facilitates the internal approval and allows the employee to engage in the subsequent criminal behaviour.

Neutralisations are therefore relevant for the understanding of the causes of white-collar crime because they shape the mental moral environment fostering criminal behaviour (Jordanoska, 2018).

Figure 10 illustrates the majority opinion in literature regarding the differentiation of neutralisation as a *before-the-act* justification and rationalisation as an *after-the-act* justification of a certain action or behaviour. At the time Cressey (1953) developed the *Fraud Triangle* (cf. section 2.3.) the author used the term

rationalisation for describing the act of justifying a deed without considering the point of time related to the perpetration of the deed.

Figure 10: Differentiation of Neutralisation and Rationalisation



Source: Own representation

Since white-collar criminals usually have the time to thoroughly think through their intended behaviour, rather than committing fraudulent actions impulsively (cf. Griep and Vantilborgh, 2018), this thesis follows the idea and terminology of *neutralisation* as a technique to justify any behaviour before the perpetration of a criminal action.

This definition of neutralisation addresses the third research objective of how the perceptions of interpersonal situations as well as the evoked emotions and corresponding feelings serve as a breeding ground for the formation,

development, and application of neutralisation techniques by the white-collar criminals prior to committing a deed.

Section 2.5. will explore the need to reduce the negative feelings by introducing the *Cognitive Dissonance Theory* (Festinger, 1957) as well as the *Moral Disengagement Theory* (Bandura, 1999).

2.5. The vital Human Need to justify One's own Behaviour: Cognitive Dissonance Theory

As described in section 2.3., the *Fraud Triangle* consists of three factors that, together, predict the likelihood of a white-collar crime to be perpetrated by an individual: opportunity, motivation or pressure, and rationalisation (Cressey, 1953). As discussed in section 2.4., this thesis follows the broad consensus in literature that white-collar crimes are justified *prior* to the act and thus *neutralised* instead of *rationalised*.

In this regard, and in relation to anti-fraud programs, Free (2015) indicates that the timing related to fraud justifications is important, because any measures with a preventive character can only affect a neutralisation process that happens *prior* to the perpetration of the deed.

It is critical to note that neutralisations are only important and relevant for individuals who believe that committing a white-collar crime is wrong (Trompeter et al., 2013), because otherwise there is no increase of cognitive dissonance and thus no need to neutralise as will be shown in the following.

This is particularly relevant for individuals who are predisposed to commit criminal deeds, because of certain disorders, such as sociopathy or psychopathy⁹ (cf. Fallon, 2013).

Festinger (1957) introduced the *Cognitive Dissonance Theory* to the field of social psychology more than 60 years ago. It has also become a frequently cited theory in management research (see Hinojosa et al., 2017) having a massive influence on the field and many other related fields (Lowell, 2012).

⁹ Examples of predisposed individuals are sociopaths or psychopaths. These states are "characterized by disregard for social norms and obligations without the inhibiting experience of guilt" (Vardi and Weitz, 2016). Sociopaths or Psychopaths represent only about one percent of the general population but fifteen percent of the prison population (Babiak and Hare, 2006).

Scholars in business and management use *Cognitive Dissonance Theory* to explain important workplace issues related to organisational behaviour (Bhave and Glomb, 2016), including corporate crimes (Michel, 2017) or manager's immoral behaviour (Lowell, 2012).

According to Festinger (1957), dissonance is a negative affective state that results from an individual experiencing two discrepant cognitions. Cognitions are defined broadly as any mental representation of a piece of knowledge a person has. This can be knowledge of one's own attitudes, beliefs, values, or actions (Cooper, 2007).

Aronson (1995) defines cognitive dissonance as a "state of tension whenever an individual holds two cognitions (ideas, attitudes, beliefs, opinions) that are psychologically inconsistent" (p. 178). Ideas can be planned future actions, such as committing a crime, which is inconsistent to the belief that it would generally be wrong and rightfully punished. In this regard, Lowell (2012) adds that "cognitive dissonance also occurs when one's behaviour is inconsistent with one's cognitions" (p. 18).

Furthermore, the *Cognitive Dissonance Theory* assumes that individuals prefer cognitive consistency and feel uncomfortable when they experience a breach in consistency (Cooper, 2012).

Festinger (1957) bases the *Cognitive Dissonance Theory* on three assumptions. First, all humans do have certain beliefs, convictions and adhere to values, which are to some degree innate and then honed by the social environment especially during childhood and adolescence (Bloom, 2005; Hauser, 2007; Wright, 1996). According to the *Social Intuitionist Model of Moral Judgement* (Haidt, 2001) people are intensely social creatures and the moral development is primarily shaped by their surrounding culture and the maturation of endogenous intuitions. Although adults can acquire new knowledge about right and wrong, moral values primarily emerge and strengthen in a sensitive period between ages nine and fifteen mostly through the interactions with peers and less through the interaction with parents (Harris, 1995; Minoura, 1992).

Furthermore, an individual is sensitive to inconsistencies between actions and beliefs and will recognise once an action carried out is contrary to the beliefs and values (Lowell, 2012).

Second, recognition of this inconsistency will cause dissonance and will motivate an individual to resolve the dissonance (Festinger, 1957). Cognitive dissonance, in many forms, is a phenomenon that is widely experienced by humans in many cultures (Lowell, 2012; see also research by Kitayama et al., 2004; Izuma et al., 2010; Qin et al., 2011; Sakai, 1981) and even found in a wide range of other species, including pigeons (Zentall, 2016), white rats (Lawrence and Festinger, 1962), and capuchin monkeys (Egan et al., 2010).

Inconsistency creates a feeling of mental discomfort causing inner unrest and anxiety. Subsequently an individual perceives a certain pressure to reduce this state of cognitive dissonance. Depending on the perceived degree of discomfort the level of cognitive dissonance increases. The higher the magnitude of dissonance, the stronger the incentive will be to reduce or eliminate it. (Cooper, 2007).

Harmon-Jones et al. (2009) develop an action-based model of the *Cognitive Dissonance Theory* and explain that individuals are motivated by the feeling of dissonance to reduce the causal inconsistencies, because unresolved dissonance interferes with effective action.

Sears et al. (1991), agree with Festinger (1962) and describe dissonance like any other drive that we need to satisfy e.g., eating if we are hungry or reducing fear if we are afraid.

Sears et al. (1991) further argue that dissonance is felt more acutely when the consequences of a particular action that turns out to be inconsistent, were foreseen or foreseeable. In contrast, dissonance will probably be slight or non-existent if an individual believes that he or she is personally not responsible for a harmful act (ibid.).

Third, Festinger (1957) suggests that people reduce cognitive dissonance by altering cognitions that are the least resistant to change.

Festinger (1957) claims that dissonance can be resolved by one of three basic ways:

First, the individual could change the inner beliefs, moral attitudes, convictions, or values to adapt them to past or future actions and thereby remove inconsistency between beliefs and actions to restore the balance between these. Beliefs and values are an individual's fundament to

interpret the view on the world, were developed since childhood and hence are very stable and not likely to be changed (Bloom, 2005; Hauser, 2007; Wright, 1996).

A lot of research in social psychology is conducted around attitude change (e.g., Festinger and Carlsmith, 1959; Aronson and Carlsmith, 1963; Zanna and Cooper, 1974; Elliot and Devine, 1994; Loughnan et al., 2014). Attitude change regarding the perpetration of a white-collar crime would mean changing the own opinion from *committing a white-collar crime is wrong* to *committing a white-collar crime is acceptable or at least not too bad* (Murphy and Dacin, 2011). This change is rather unlikely as abiding to (at least criminal) law is the innermost conviction of most individuals.

Second, the individual could change a planned future action that is perceived to be not in line with the inner beliefs and thus causes dissonance. The individual can change the planned actions and align it with the own beliefs and values or discard the action completely and not carry it out. This will cognitively put them back in a position that is in line with the inner beliefs and thus removes the temporary inconsistency in relation to the deed that was contemplated to be committed.

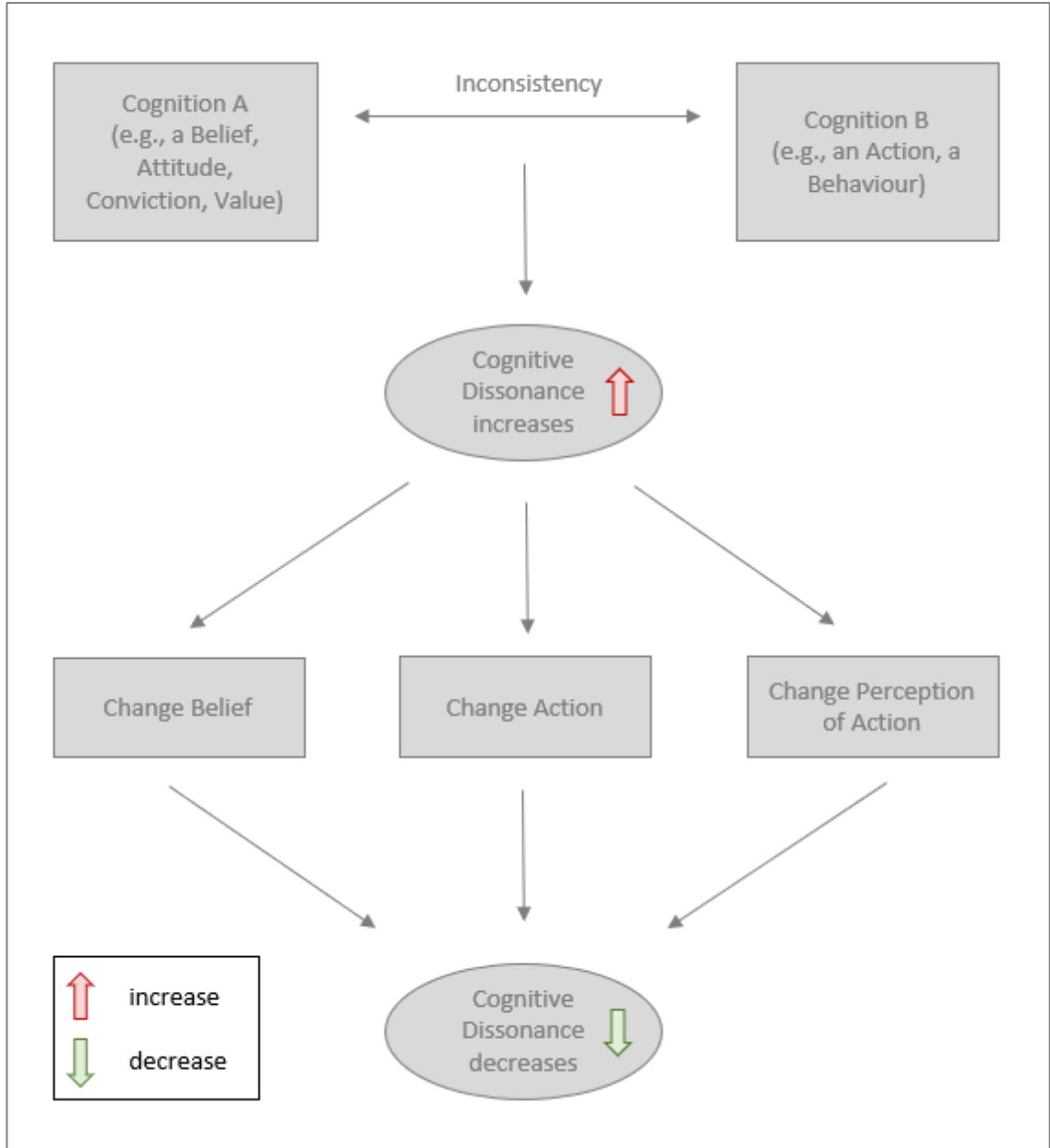
Third, rather than changing the beliefs, attitudes, or values, or refraining from a planned action, which is dissonant to the inner beliefs, the individual could also change the *perception* of the action.

In this regard, *neutralisation* can be described as a mental process that enables individuals to justify dishonest or criminal actions and feel less guilty or uncomfortable about these acts (Festinger 1957; Ross and Nisbett 2011; Sykes and Matza 1957; Coleman 2006; Kieffer and Sloan, 2009; Trompeter et al., 2013).

Hence an individual changes the way they perceive, view, or remember an action, a situation, or the social environment to justify a certain behaviour (Festinger, 1957). Planned actions are reflected and cognitively reconstructed within a different context to align them with the inner beliefs and values and hence remove the unpleasant state of cognitive dissonance (Festinger, 1962).

Figure 11 summarises how cognitive dissonance occurs as well as the three ways how cognitive dissonance can be decreased by an individual (Festinger, 1957).

Figure 11: Cognitive Dissonance Theory



Source: Own representation following Festinger (1957)

Since Festinger’s (1957) introduction of *Cognitive Dissonance Theory*, several theoretical developments have been made to the initial concept. These approaches, among others, include the self-consistency (Aronson and Mettee 1968), self-affirmation (Steele, 1988), aversive consequences (Cooper and

Fazio, 1984), self-standards (Stone and Cooper, 2001), and action-based (Harmon-Jones et al., 2009) models.

Research and refinements in the subsequent decades provided additional support to Festinger's (1957) original theory and suggested that a revision of the theory is not necessary to explain why and how cognitive dissonance occurs (Harmon-Jones and Harmon-Jones, 2007; Gawronski and Brannon, 2007). The findings do also not show that dissonance will not occur resulting from a cognitive inconsistency. Nevertheless, other refined models have offered useful information and, for instance, identified alternative ways of reducing dissonance and presented certain cognitions that frequently influence the magnitude of dissonance (Cooper, 2007).

As this thesis focuses on the neutralisation process, this section continues referring to the original *Cognitive Dissonance Theory* by Festinger (1957) to explain the occurrence of cognitive dissonance and why neutralisations can be a necessary means to reduce it.

Linking *Cognitive Dissonance Theory* to practice, Dorminey et al. (2012) suggest that anti-fraud professionals create work environments where ethical sensitivity causes an individual contemplating a crime to think about it twice. This can be achieved by routinely encouraging ethical thinking, for instance through nudging¹⁰, with the effect that a potential perpetrator must overcome a greater degree of cognitive dissonance.

This section showed why cognitive dissonance may occur when an employee is about to commit a white-collar crime and *why* neutralisation might be effective to overcome it.

¹⁰ Nudging proposes indirect suggestions and positive reinforcement to influence the behaviour and decision-making of individuals and groups. Thaler and Sunstein (2008) defined a nudge, as "any aspect of the choice architecture that alters people's behavior in a predictable way without forbidding any options or significantly changing their economic incentives. To count as a mere nudge, the intervention must be easy and cheap to avoid. Nudges are not mandates. Putting fruit at eye level counts as a nudge. Banning junk food does not" (p. 6).

Section 2.6. explores in detail *how* white-collar criminals are able to neutralise their criminal actions as various *techniques of neutralisation* will be presented, discussed, and classified.

2.6. Ways to justify White-Collar Criminal Deeds: Techniques of Neutralisation and Moral Disengagement

Sincere persons, anchored in the norms of society and accepting the rights of others, sometimes break these norms and violate the rights they believe in. Some may steal or embezzle, some cheat or sabotage, some pollute the environment, and some skive or deceive on working hours.

As an approach to explain such norm-contradictive and criminal behaviours, Sykes and Matza (1957) presented neutralisation theory. Although their original work refers to juvenile delinquency, Sykes and Matza (1957) “also explicitly addressed how neutralisation techniques may be used by adults engaging in general forms of deviance, inmates disobeying prison rules, or individuals committing crimes in the workplace” (Stadler and Benson, 2012). Furthermore, authors from various fields have applied the theory to a broad range of deviant behaviours, such as those mentioned above (Fritsche, 2005).

The core argument of neutralisation theory is that neutralisation – that is, the verbal or cognitive use of justifications prior to a potential norm-violating action (Fritsche, 2005; cf. section 2.4.) – influences the likelihood of showing criminal behaviour (Sykes and Matza, 1957).

According to Sykes and Matza (1957) much delinquency is enabled through justifications which are considered to be valid by the perpetrator but not by the legal system or society at large.

By applying techniques of neutralisation, offenders, in their perception, do not violate shared moral principles when acting against the law, but rather circumvent them. They persuade themselves that their criminal behaviour remains compliant with the common set of moral rules (Heath, 2008).

Fritsche (2005) conducts a literature review on research dealing with norm-violating behaviour and concludes that neutralisation theory is considerable

important for the explanation and prevention of criminal and other deviant behaviours in various fields, as presented in Table 5.

Table 5: Norm-violating Behaviour and Neutralisation Techniques

Norm-violating behaviour	Research referring to neutralisation theory
General delinquency and crime	Sykes and Matza, 1957; Agnew and Peters, 1986; Amelang et al., 1988; Atkinson, 1999; Ball, 1966; Egg and Sponsel, 1978; Hindelang, 1970; Khoo and Oakes, 2000; Landsheer et al., 1994; Minor, 1980; Norris and Dodder, 1979; Rogers and Buffalo, 1974; Schwarz and Bayer, 1989; Shields and Whitehall, 1994; Strutton et al., 1994; Teevan and Dryburgh, 2000; Thurman, 1984; Winkel, 1997
Workplace deviance	Dabney, 1995; Gauthier, 2001; Hollinger, 1991; Jesilow et al., 1993; Robinson and Kraatz, 1998
Corporate Crime	Piquero et al., 2005; Shover and Bryant, 1993
Organisational behaviour	McCormick and Zampa, 1990
White-Collar crime	Cressey, 1953; Benson, 1985; Alvarez, 1997; Dhami, 2007; Willott et al., 2001; Kieffer and Sloan, 2009; Klenowski, 2008, 2012
Deviant occupations	Hong and Duff, 1977; Thompson and Harred, 1992
Cheating	Hendershott et al., 1999
Violence and aggression	Agnew, 1994; Byers et al., 1999; Cavanagh et al., 2001; Dutton, 1986; Forsyth and Evans, 1998; Tomita, 1990
Environmentally harmful behaviour	Eliason and Dodder, 2000; Fritsche, 2003; Linneweber and Haberstroh, 1996; Schahn et al., 1995
Drug abuse	Dodder and Hughes, 1993; Priest and McGrath, 1970
Religious dissonance	Dunford and Kunz, 1973
Sexual abuse	de Young, 1988

Source: Own representation

Based on this broad range of research over the last decades, Fritsche (2005) concludes that neutralisation theory seems to be resistant to fundamental change and refinement.

In fact, many following scholars adhered to Sykes and Matza's (1957) initially introduced term *techniques of neutralisation* (e.g., Minor, 1981; Thurman, 1984; Coleman, 1994; Dabney, 1995; Gauthier, 2001; Cromwell and Thurman, 2003; Trompeter et al., 2013) when discussing ways of deviant or criminal behaviour justification prior to the action.

Copes (2003), interviewing 42 thieves, supports Sykes and Matza's (1957) assumptions that perpetrators who are attached to conventional society, experience guilt about committing crimes and therefore need to apply neutralisation techniques to feel less guilty. Whereas the street crime offenders interviewed by Copes (2003) are rather poor, poorly educated, and unemployed or employed at low-paying jobs, the opposite is true for a white-collar criminal.

In this regard, Stadler and Benson (2012) observe that white-collar criminals are usually strongly committed to traditional social norms and therefore must use neutralisation techniques even more whenever they deviate from conventional norms and engage in criminal behaviours.

According to neutralisation theory, the need to justify exists for all types of crimes, regardless of the level of criminal involvement and frequency of committing deeds (Matza, 1964; Sykes and Matza, 1957). It is claimed that high-rate offenders can continue offending because they are more skilful in using neutralisations (Copes, 2003). McCarthy and Stewart (1998) in turn conclude that high-rate offenders do not use neutralisations as frequently as low-rate offenders. Moreover, Minor (1981) assumes that high-rate offenders undergo a *hardening process* and can engage in crimes without feeling guilty and thus no need to use neutralisation techniques.

Copes (2003) disproves this assumption finding that high- and low-rate perpetrators (in Copes' (2003) study it is theft of motor vehicles) were equally likely to apply one or more neutralisation techniques.

Sykes and Matza (1957) identify five *techniques of neutralisation* which individuals use to justify behaviour to reduce cognitive dissonance caused by the

inconsistency of the delinquent act on the one side and their beliefs and values on the other side:

- denial of responsibility
- denial of injury,
- denial of the victim,
- condemning the condemners, and
- appeal to higher loyalties.

In the decades following Sykes and Matza's (1957) initial theory, further techniques of neutralisation have been defined by other scholars.

Prior to Sykes and Matza's (1957) theory, Cressey (1953) already mentions *vocabularies of adjustment* as a technique to euphemise a deed.

Bandura (1999) as well explored ways of justifying deviant behaviour and introduced *Moral Disengagement Theory* (Bandura, 1999) as an extension of the more general *Social Cognitive Theory* (Bandura, 1986).

Like Sykes and Matza (1957), Bandura (1986) found that individuals generally engage in condemnable behaviour only if they have priorly justified the righteousness of their actions to themselves. Regarding timing, Bandura (1999) emphasises that moral disengagement mechanisms precede immoral conduct and are thus involved in its very causation (cf. Ribeaud and Eisner, 2010; cf. section 2.4.).

According to *Social Cognitive Theory* (Bandura, 1986), behavioural standards of individuals are shaped and internalised through socialisation over a long period. These moral standards encourage good behaviour that is consistent with the evolved standards. Misconduct, which in turn would violate the own moral standards, is prevented by *anticipatory self-regulatory mechanisms* (ibid.).

Precisely, these mechanisms are self-sanctions, such as self-censure or guilt, that are activated once an individual is about to engage in unethical or criminal behaviour and discourage the individual from committing these deviant actions (Treviño et al., 2014).

Hence, when an individual's self-regulatory mechanisms work appropriately, *Social Cognitive Theory* (Bandura, 1986) argues that they are restrained from committing deviant acts by the *self-condemnation* they anticipate when they are about to engage in behaviour that is contrary to their own moral standards (Bandura, 1999). The feeling of self-condemnation is comparable to cognitive

dissonance (Festinger, 1957), that an individual experiences due to the inconsistency e.g., of a belief or value on the one hand and an action on the other hand (cf. section 2.5.).

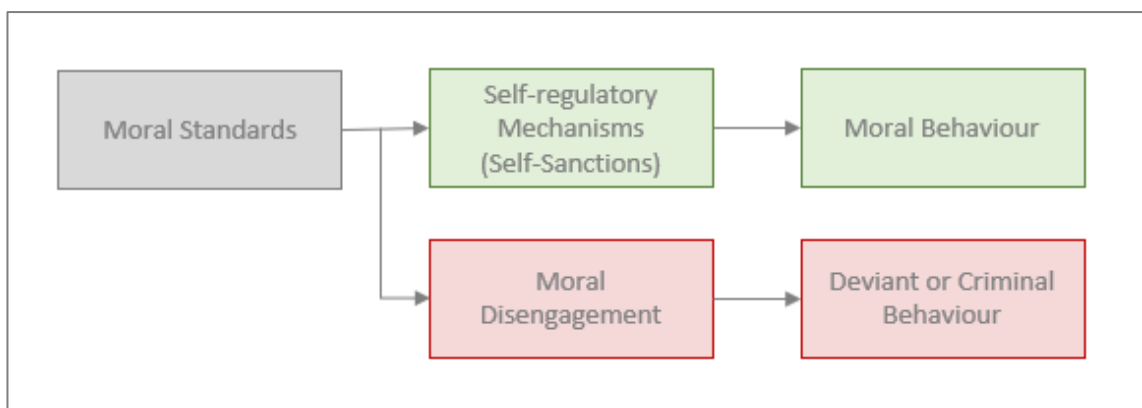
Building on this, *Moral Disengagement Theory* elaborates on the malfunction of these self-regulatory mechanisms when a certain process disables the cognitive links between deviant behaviour and the self-sanctioning that should discourage it (Bandura, 1986, 1990a, 1990b, 1999, 2002).

To neutralise a white-collar criminal deed, perpetrators are able to disentangle themselves from these self-regulatory mechanisms through an anticipatory *moral disengagement* process (Bandura, 1999). Without disengaging morally, an individual would feel guilt, as an expression of the self-regulatory process (ibid.) or cognitive dissonance (Festinger, 1957), when committing an act inconsistent with the own ethical standards, beliefs, or values.

Treviño et al. (2014) – researching in the field of *unethical behaviour* – agree and conclude that the likelihood of unethical behaviour increases significantly when individuals have gone through the moral disengagement process.

Figure 12 illustrates that moral disengagement leads to deviant or criminal behaviour (Bandura, 1999) due to the suspension of the self-regulatory mechanisms (Bandura, 1986) which do not take effect to prevent the deviant behaviour.

Figure 12: Self-regulatory Mechanisms and moral Disengagement



Source: Own representation following Bandura (1986, 1999)

Most research on the process of moral disengagement has been conducted with adolescents and reveals that moral disengagement is negatively related to helpful

and cooperative behaviour and positively related to aggression and criminal offences (Bandura et al., 1996; Bandura et al., 2001; Bandura et al., 1975).

Further research on moral disengagement explains the ability of individuals to engage in human atrocities such as political and military violence (Bandura, 1990a, 1990b) or organisational misbehaviour and corruption (Bandura et al., 2000; Brief et al., 2001; Moore, 2008) without apparent cognitive distress.

Bandura (1999) proposes eight moral disengagement mechanisms, a set of interrelated cognitive tendencies, which influence an individual's ethical decision-making process, and facilitate unethical behaviour (Moore et al., 2012).

Bandura (1999) classifies the eight mechanisms of moral disengagement in three broader categories:

- *cognitive reconstruction of behaviour*
 1. moral justification,
 2. euphemistic labelling, and
 3. advantageous comparison;
- *minimizing one's role in the harmful behaviour*
 4. displacement of responsibility,
 5. diffusion of responsibility, and
 6. disregarding or distorting of the consequences;
- *focus on the targets' unfavourable acts*
 7. dehumanization, and
 8. attribution of blame.

The application of these techniques enables a person to disengage from the self-regulatory mechanisms, thus preventing self-censure or guilt but being able to commit an unethical or criminal deed which is thereby harmless for the own conscience.

Ribeaud and Eisner (2010) compare *Neutralisation Theory* (Sykes and Matza, 1957) and *Moral Disengagement Theory* (Bandura, 1999) and conclude that both appear to be broadly congruent. The main differences are the more elaborate concept of *moral justification* (*Moral Disengagement Theory*, Bandura, 1999) compared to the narrower concept of *appeal to higher loyalties* (*Neutralisation*

Theory, Sykes and Matza, 1957), as well as the lack of a counterpart to *advantageous comparisons* in neutralisation theory on the one side, and *condemnation of the condemners* in moral disengagement theory on the other side.

Wojciechowski (2021) concludes that of all frameworks that were presented by scholars as alternatives to *Neutralisation Theory* (Sykes and Matza, 1957), moral disengagement theory may be the most prominent one.

An overview of further techniques of neutralisation that have been proposed by different scholars other than Sykes and Matza (1957) and Bandura (1999) is presented in Table 6.

Table 6: Overview of further Neutralisation Techniques

Neutralisation Technique	Author(s)
Vocabularies of adjustment	Cressey (1953)
Metaphor of the ledger	Klockars (1974)
Defence of necessity	Minor (1981)
Normalcy	Coleman (1985)
The claim of entitlement	Coleman (1985); Wells (2011); Mayhew and Murphy (2014)
Denial of the necessity of the law	Coleman (1994)
The claim that everybody else is doing it	Coleman (1994); Gabor (1994); McKimmie et al. (2003); Callahan (2004)
Lessening the significance of the counter-behaviour	Simon et al. (1995); Murphy and Dacin (2011)
Postponement	Cromwell and Thurman (2003)
Justification by comparison	Cromwell and Thurman (2003)
Disbelief	Free et al. (2007)
The claim of future patronage	Holt and Copes (2010); Smallridge and Roberts (2013)
Ignore or misconstrue consequences	Free (2015)
Disbelief	Free et al. (2007); Free (2015)
Temporary loan	Free (2015)

Source: Own representation

Murphy and Dacin (2011) analyse various techniques of neutralisation and classify them in seven categories:

- moral justification,
- advantageous comparison,
- euphemistic labelling,
- minimize, ignore, or misconstrue the consequences of the act,
- denial of the victim,
- displacing responsibility,
- diffuse responsibility.

Table 7 proposes a clustering of the different techniques of neutralisation presented in Table 5 as well as those of Sykes and Matza (1957) and Bandura (1999) discussed earlier, following Murphy and Dacin’s (2011) classification with slight changes in wording and order.

Table 7: Classification of different Techniques of Neutralisation

Classification	Techniques of neutralisation
Moral Justification	<ul style="list-style-type: none"> • Appeal to higher loyalties (Sykes and Matza, 1957) • Condemn the condemners (Sykes and Matza, 1957) • Postponement (Thurman, 1984) • Normalcy (Coleman, 1985) • (Claim of) Entitlement (Coleman, 1985; Wells, 2011; Mayhew and Murphy, 2014) • Denial of the necessity of the law (Coleman, 1994) • Moral justification (Bandura, 1999) • The claim of future patronage (Holt and Copes, 2010; Smallridge and Roberts, 2013) • Temporary loan (Free, 2015)
Euphemistic Labelling	<ul style="list-style-type: none"> • Vocabularies of adjustment (Cressey, 1953) • Euphemistic labelling (Bandura, 1999)
Advantageous comparison	<ul style="list-style-type: none"> • Metaphor of the ledger (Klockars, 1974) • Defence of necessity (Minor, 1981) • Advantageous comparison (Bandura, 1999) • Justification by comparison (Cromwell and Thurman, 2003)

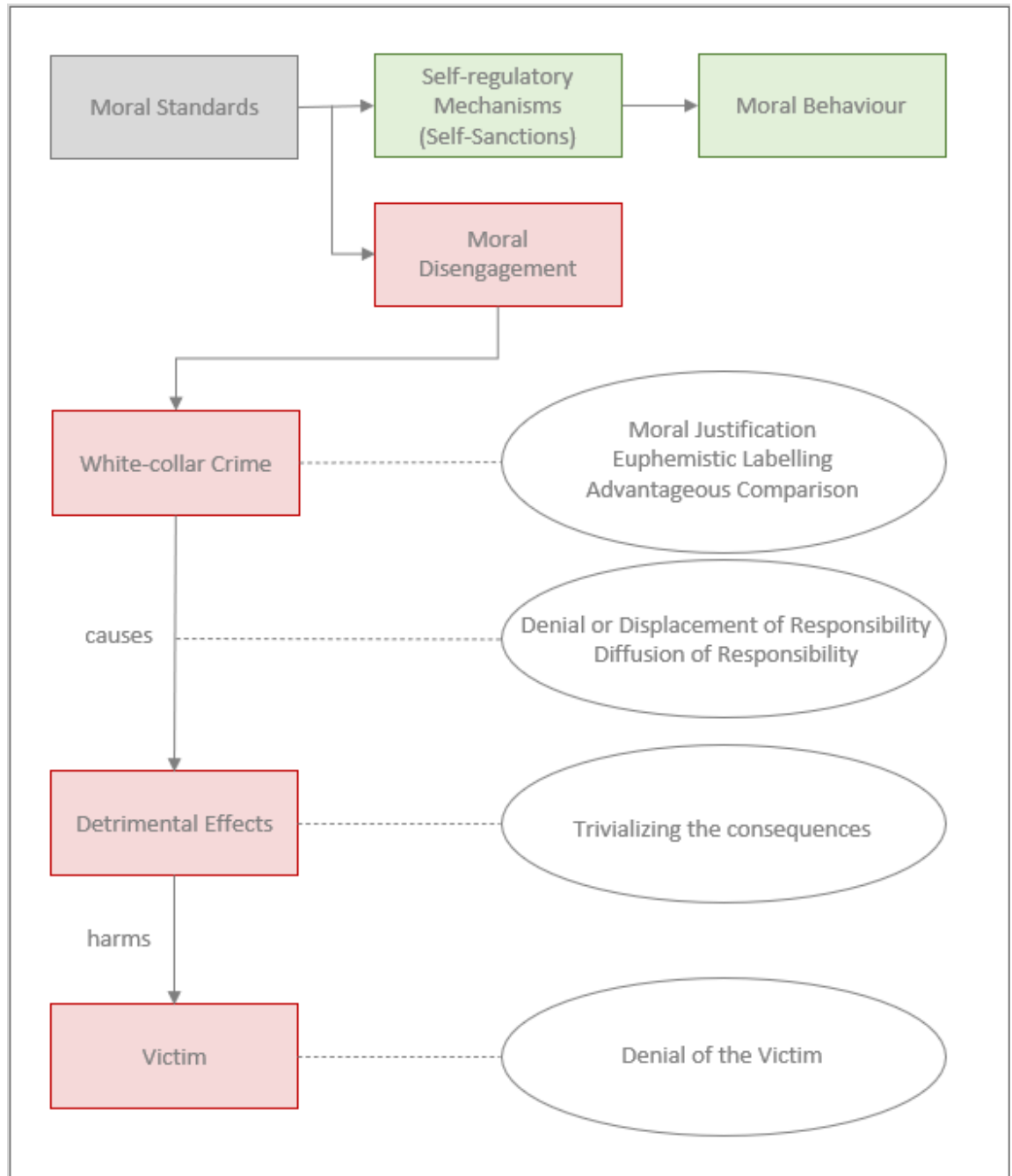
Denial or Displacement of Responsibility	<ul style="list-style-type: none"> • Denial of responsibility (Sykes and Matza, 1957) • Displacement of responsibility (Bandura, 1999)
Diffusion of Responsibility	<ul style="list-style-type: none"> • Everybody does it (Coleman, 1994; Gabor, 1994; McKimmie et al., 2003; Callahan, 2004) • Diffusion of responsibility (Bandura, 1999)
Trivialising the Consequences	<ul style="list-style-type: none"> • Denial of injury (Sykes and Matza, 1957) • Lessening the significance of the counter-behaviour (Simon et al., 1995; Murphy and Dacin, 2011) • Disregard or distortion of the consequences (Bandura, 1999) • Ignore or misconstrue the consequences (Free, 2015) • Disbelief (Free et al., 2007; Free, 2015)
Denial of the Victim	<ul style="list-style-type: none"> • Denial of the victim (Sykes and Matza, 1957) • Dehumanization (Bandura, 1999) • Attributing blame (Bandura, 1999)

Source: Own representation following Free (2015), Murphy and Dacin (2011) and Bandura (1999)

The order of the classifications in Table 7 follows Bandura (1999) who connects the neutralisation techniques with the different stages of a deed (e.g., a white-collar crime).

Figure 13 illustrates an individual who disengages morally so that the self-regulatory mechanisms (Bandura, 1986) do not take effect to prevent the criminal behaviour (cf. figure 12, p. 61). Three stages of the subsequently committed white-collar crime are described. The (1) criminal behaviour itself (2) causes detrimental effects (e.g., monetary loss) and thereby (3) harms a victim (e.g., a corporation). The neutralisation techniques as classified in table 7 are associated to the three different stages they are referring to.

Figure 13: Moral disengagement and Techniques of Neutralisation at different Stages of a White-Collar Crime



Source: Own representation following Bandura (1986, 1999)

In conclusion, an individual who plans to commit a white-collar criminal deed or already committed the deed, often has a general rejection of that very criminal behaviour. The individual might believe that committing such a criminal deed basically is not acceptable, but he or she is able to justify the own behaviour situation-specific by disengaging morally. The neutralisation is necessary to reduce cognitive dissonance (Festinger, 1957) or to prevent the self-

condemnation (Bandura, 1986) raised by guilt. The individual thereby maintains a compliant self-image and prepares against possible future self-condemnation or condemnation by society or prosecutors (Cromwell and Thurman, 2003).

Sykes and Matza (1957) as well as Bandura (1999) conclude that a criminal action can be neutralised by applying only one or several techniques of neutralisation.

In this regard, Cromwell and Thurman (2003) show in their study by interviewing 137 shoplifters about their applied techniques of neutralisation that 132 of them could explain their technique of neutralisation. Especially, many of the interviewees stated to have applied more than only one technique of neutralisation. Thus, Cromwell and Thurman (2003) conclude that the application of neutralisation techniques is not mutually exclusive.

In the following sections 2.6.1. to 2.6.7., the different techniques of neutralisation are discussed in detail. The structure follows the classification in Table 7.

2.6.1. It is socially worthy: Moral Justification

Applying *moral justification* as a neutralisation technique, perpetrators reconstrue their deed as a socially worthy act that has moral purpose which leaves them free from self-censure (Free, 2015). Free (2015) gives the example of accounting managers at WorldCom who stated that they manipulated the books because of their loyalty to CFO Scott Sullivan. A typical statement of a perpetrator would be "I'm protecting the company" (Free, 2015, p. 184).

Bandura (1999) exemplifies an extreme case of moral justification with the conversion of socialized people into soldiers who sometimes become dedicated fighters and see killing as an appropriate and necessary means of standing up for their homeland.

Sykes and Matza's (1957) observation of *the appeal to higher loyalties* argues that the delinquent finds him- or herself in a dilemma situation that a certain demand is perceived to be of very high worth for the social group he or she belongs to (for example the team, department, or the whole organisation) which can only be accommodated at the cost of violating the law. The offender denies that a criminal action was driven by self-interest but rather is the result of

obedience to some moral obligations to others (Heath, 2008). This is comparable to Free's (2015) example of the accounting managers at WorldCom and their expressed loyalty to the CFO, mentioned above. A typical statement of a perpetrator would be "I didn't do it for myself" (Cromwell and Thurman, 2003). Cromwell and Thurman (2003), interviewing shoplifters, found that the pressure from delinquent peers is a frequent manifestation of this technique to be accepted by the group.

The *condemnation of the condemners'* observation by Sykes and Matza (1957) goes into a similar direction as the individual claims that the condemners of the individual's offense "are hypocrites, deviants in disguise or impelled by personal spite" (Sykes and Matza, 1957, p. 668). The individual tries to detract from the own misconduct by attacking and blaming others, especially those who directly condemn the individual's action (Sykes and Matza, 1957). For example, the police or prosecution authorities are criticised by a perpetrator for being corrupt, unfair and prosecute just because of malice, racism, or pure stupidity (Heath, 2008).

Through the *claim of entitlement* (Coleman, 1985; Wells, 2011; Mayhew and Murphy, 2014) an individual is of the opinion to deserve something e.g., more money, and justifies fraudulent behaviour by just taking what he or she believes to rightfully own. A typical statement of a perpetrator would be "I took the money, because I deserved it" (Free, 2015, p. 185).

Vardi and Weitz (2016) refer to the psychological effects of breaking promises in organisations as such a contract e.g., between a superior defined as "an individual's beliefs regarding the terms of conditions of a reciprocal exchange agreement between the focal person and another party" (Rousseau 1989, p. 123), might become more emotionally binding over time and the staff member might say to the superior "I have taken your word for a promotion as a promise, so now I feel I am entitled to it" (p. 178). As a compensation for the non-promotion and the missed salary increase, the employee might commit a white-collar crime e.g., stealing goods from the stock. He or she feels entitled to commit the deed because the goods are seen as "wages in kind" (Free, 2015, p. 185).

Normalcy (Coleman, 1985; Coleman, 1987) refers to an unreflective acceptance of certain circumstances that make criminal behaviour seem to be a normal part of the occupational routine. Perpetrators deemphasise the wrongfulness of a

deed by arguing that it is not criminal but the norm (Smallridge and Roberts, 2013).

Murphy and Dacin (2011) highlight that an individual needs to be aware that a behaviour is criminal to feel cognitive dissonance and as a result applies a neutralisation technique. Hence for *normalcy*, the criminality of the deed might not be reflected but still is cognisant.

Coleman (1994), who interviewed white-collar criminals, suggested a neutralisation technique named *denial of the necessity of the law*. Perpetrators argue that a certain law they infringe is perceived to be inappropriate and does not serve the greater good of the people. Hence, from their perspective it is not necessary to abide by that law.

A neutralisation technique in the field of digital piracy is called *the claim of future patronage* by Smallridge and Roberts (2013) referring to a study by Holt and Copes (2010). The latter conducted interviews with offenders who illegally copied digital goods, such as software, music, and video files. Holt and Copes (2010) discover a pattern in the explanations of the interviewees who justify that they were only trying out the pirated items and would buy them in the future if they liked them.

Another neutralisation technique is named *temporary loan* by Free (2015). The offenders argue that they plan to give the money or items back which they stole or fix the fraud that they committed. A typical statement of a perpetrator would be "I fully intended to pay back the money that I took" (Free, 2015, p. 185).

Thurman (1984) suggested an excuse strategy named *postponement* based on the results of interviewing shoplifters. The interviewees expressed guilt feelings but put them out of mind to deal with them at a later point in time. The statements the author received in the interviews were '*I just don't think about it*' or '*I worry about things like that later*' (Cromwell and Thurman, 2003).

Murphy and Dacin (2011) categorise the postponement of guilt differently than other neutralisations as they argue that no reduction of cognitive dissonance is possible through postponement. They claim that the toleration of the negative affect can only be temporary as the individual is stuck in a loop until he or she eventually *finds an exit* e.g., via neutralising the deed.

2.6.2. It is not that wrong: Euphemistic Labelling

Euphemistic labelling is introduced by Bandura (1999) and used to trivialise criminal behaviour with the means of sanitising words. For example, people are not *fired* but *given a career alternative enhancement* instead or *telling lies* is described as *telling a different version of the facts* (Bandura, 1999).

Cressey (1953) refers to such euphemisms as *vocabularies of adjustment* which allows the offenders to minimise the apparent conflict between their own actions and the common social understanding of what is right or wrong (Heath, 2008).

Free (2015) gives an example of Scott Sullivan, former CFO of WorldCom, who prepared an extensive white paper to justify the wrongful capitalisation of assets rather than recognising them as expenses in the financial statements, which would have been the correct way according to the applicable accounting standards. Sullivan used convoluted language to make his wrongful act sound legit.

A typical statement of a perpetrator using *euphemistic labelling* as a neutralisation technique would be “I am trying to level the playing field” (Free, 2015, p. 184).

Another example where euphemistic labelling is used to integrate a controversial action into an anti-corruption framework, is offered by the US Foreign Corrupt Practices Act (FCPA). The FCPA allows so-called *facilitation payments* to government officials to a certain extent. Basically, these payments are corrupt actions in the very sense¹¹ but according to the FCPA, they are defined as “any facilitating or expediting payment[s]” for a certain purpose in some cultures and jurisdictions to “secure the performance of a routine governmental action” (Department of Justice, 2017, FCPA, § 78dd-1 lit. b).

2.6.3. It could have been much worse: Advantageous Comparison

Bandura (1999) suggests *advantageous comparison* as a technique to exploit the contrast principle which says that the view on something can be coloured by comparison with something else. By applying this technique, a perpetrator

¹¹ According to the UK Bribery Act of 2010, “a facilitation payment is a type of bribe and should be seen as such. A common example is a government official who is given money or goods to perform (or speed up the performance of) an existing duty. Facilitation payments were illegal before the Bribery Act came into force and they are illegal under the Bribery Act, regardless of their size or frequency” (Serious Fraud Office, 2012, online publication).

perceives a committed criminal act as acceptable and might claim that it is not so drastic compared to another behaviour of him- or herself or of other people (Murphy and Dacin, 2011).

Murphy (2010b) found in experiments in which participants were granted the opportunity to misreport that some argued, they *cheated only partway*, indicating that they could have acted way more dishonest when taking advantage of the full potential the experiment offered. Hence, Murphy and Dacin (2011) conclude that fraudsters can find a compromise between complete honesty and complete dishonesty.

Free (2015) adds that offenders who make use of this neutralisation technique in fact recognise the severity of their deed but always find more serious acts for the purpose of comparison. A typical statement of a perpetrator would be “Yes, I committed the deed, but this is nothing compared to [...]” (Free, 2015, p. 184).

Cromwell and Thurman (2003) identify similar explanations by their interviewed shoplifters like “if I wasn’t shoplifting, I would be doing something more serious [...] and maybe somebody would get hurt or killed” (p. 546). The authors summarise these explanations under *justification by comparison*.

Minor (1981) describes the neutralisation technique *defence of necessity*, when offenders see their deed as the lesser of two evils and justify the criminal behaviour as crucial for their own survival (cf. Smallridge and Roberts, 2013). The argument of the perpetrator is that he or she has no other choice under the given circumstances but to commit the criminal deed (Coleman, 1998; Cromwell and Thurman, 2003).

Klockars (1974) in one of his studies interviews a professional fence who argues that all the good he has done in his life outweighs the illegal deeds he committed and hence he would feel unfairly convicted (cf. Smallridge and Roberts, 2013).

Klockars (1974) names this neutralisation technique *metaphor of the ledger*¹².

¹² The term is not further specified by Klockars (1974) or any other author. The ledger is a term known from accounting as bookkeeping consists of the general ledger and various sub-ledgers. A metaphor is a linguistic expression in which a word is transferred from its context of meaning to another, usually by using an image. The author of this thesis interprets the term *metaphor of the ledger* in such a way that the criminal behaviour of the offender is placed in the context of all his or her actions in life. The whole life is regarded as “the ledger” in which all actions are “recorded”. The individual criminal act no longer is perceived so severe in comparison to all the actions taken in life, especially compared to those considered as being “good”.

According to Bandura (1999) *cognitive restructuring of behaviour* by either *moral justification* (cf. section 2.6.1.), *euphemistic labelling* (cf. section 2.6.2.) or *advantageous comparison* (cf. section 2.6.3.) are the most powerful psychological means to justify criminal behaviour.

2.6.4. It is not my Fault: Denial or Displacement of Responsibility

Sykes and Matza (1957) call it *denial of responsibility*, when delinquents define themselves as lacking responsibility for their criminal actions by passing responsibility to forces outside and beyond their control. The delinquents free themselves from experiencing culpability for any crime, see themselves more like acted upon rather than acting and hence perceive themselves as victims of their environment (Sykes and Matza, 1957; Cromwell and Thurman, 2003).

Rather than just denying responsibility, Bandura (1999) describes how responsibility is shifted to another person and names it *displacement of responsibility*. Perpetrators view their actions dictated by authorities they obey and perceive their offenses as simply carrying out orders. A typical statement of a perpetrator would be “I was just part of a team that was doing it” (Free, 2015, p.184).

Simultaneously the authorities do not want to gain knowledge about any criminal acts to be left unblameable. Superiors might intentionally not ask the questions to find out about punishable actions or even instruct their staff to just tell them *what they need to know* (Bandura, 1999).

2.6.5. It is a common Thing: Diffusion of Responsibility

Bandura (1999) suggests *diffusion of responsibility* as a neutralisation technique and describes an individual who justifies a criminal behaviour because others are also committing the same or a similar deed.

A typical statement of a perpetrator would be “everyone else was doing it as well” (Free, 2015, p. 185).

Coleman (1994) as well as Gabor (1994) name this technique *everybody does it* which is also taken up in studies by McKimmie et al. (2003) and Callahan (2004). A perpetrator referring to others who break the law as well, emphasises that the law is obviously out of touch with social expectations and therefore it is unreasonable for society to expect compliance with that law and moreover any

enforcement would be illegitimate (Heath, 2008). The offender argues that the behaviour in question is common as various similar acts are committed by other people as well (Cromwell and Thurman, 2003) and thus there is evidently a broad consensus that this law is deemed to be unimportant or even nullified (Vardi and Weitz, 2016).

According to Bandura (1999) diffusing the personal accountability of an individual can be reached by several ways. A common situation of diffusing responsibility is the division of labour. Workflows and processes in organisations are complex, hence require different skillsets and thus necessitate dividing labour in various sub-tasks. Those sub-tasks are carried out by different employees who become experienced in their daily routine actions and gradually shift their attention from morality of the overarching outcome to the operational efficiency of their specific function.

This sense of shared responsibility leads to less perceived personal accountability of an individual and was also observed with group decision making. Groups are more venturesome with regards to criminal behaviour since everyone holds *the group* responsible and no individual feels personally accountable for the actions carried out together (Bandura, 1999).

As a differentiation, an individual applies *denial or displacement of responsibility* (cf. section 2.6.4.) when blaming someone else and *diffusion of responsibility* (cf. section 2.6.5.) when blaming everyone else (Murphy and Free, 2016).

2.6.6. It does not hurt Anybody: Trivialising the Consequences

When trivialising the consequences of criminal behaviour, the individual feels that their own behaviour is illicit on the one hand but does not cause injury to anybody else on the other hand. Sykes and Matza (1957) call this technique of neutralisation *the denial of injury* as the individual claims that *no one was hurt* by the criminal behaviour (Murphy and Dacin, 2011). Bandura (1999) describes a similar neutralisation technique as *disregard or distortion of the consequences* of the criminal actions committed by an individual. White-collar criminals justify that the company was not hurt by their behaviour e.g., because the company can afford it or the value of the misappropriated asset was relatively low (Murphy and Dacin, 2011).

Simon et al. (1995) find in their studies that trivialisation is a common technique of neutralisation to reduce dissonance caused by counter-attitudinal behaviour. Based on the findings of Simon et al. (1995), Murphy and Dacin (2011) name the technique *lessening the significance of the counter-behaviour*.

Disbelief (Free et al., 2007) refers to the acceptance of objectively criminal behaviour which subjectively is not seen as criminal behaviour but rather as still acting within the realms of a grey zone. A typical statement of a perpetrator would be “What we are doing isn’t illegal” (Free, 2015, p. 185).

Bandura (1999) names a technique of neutralisation *ignore or misconstrue the consequences* when offenders minimise, disregard, or misinterpret the consequences of a criminal deed. A typical statement of a perpetrator would be “I can’t see that it hurts anyone” (Free, 2015, p. 184).

2.6.7. It serves them right: Denial of the Victim

Sykes and Matza (1957) pose that even if the individual accepts accountability for his or her criminal behaviour and furthermore admits the incorrectness of an action, it can be neutralised as a rightful retaliation or punishment for the victim. The individual sees him- or herself as an avenger who transforms the victim – a person or a company – into the *real perpetrator* who deserves the injury caused by the individual’s criminal behaviour.

Especially when the victim is physically absent, unknown or a vague abstraction (Sykes and Matza, 1957), as it is often the case when employees defraud their company e.g., by embezzlement or asset misappropriation, *denial of the victim* is a frequently used neutralisation technique. Offenders justify that *the company* deserves to be harmed by their actions. This can be rooted in different reasons e.g., a perceived mistreatment because one is not promoted or insufficiently valued (Murphy and Dacin, 2011). By doing this, the perpetrator personalises *the company* and disregards that it is always the individuals in charge who act and make decisions e.g., superiors, colleagues, or team members.

Cromwell and Thurman (2003) report from the interviewed shoplifters that they see the large stores they steal from as “deserving victims because of high prices and the perception that they [make] excessive profits at the expense of ordinary people” (p. 543).

Bandura (1999) suggests the concept of *dehumanisation* as stripping individuals of human qualities, so they are no longer viewed as persons with feelings, hopes, and concerns but as subhuman objects (cf. Keen, 1986; Kelman, 1973). In this regard, Levi (1987) refers to an example given by a Nazi concentration camp commandant who explained why Jews were imprisoned sometimes many years, although from the beginning the objective was to kill them. He explained that it “was not a matter of purposeless cruelty. Rather, the victims had to be degraded to the level of subhuman objects so that those who operated the gas chambers would be less burdened by distress” (Bandura, 1999, p. 200).

Bandura (1999) concludes that conducive social conditions can lead decent, ordinary people to commit extraordinarily cruel deeds.

Referring to white-collar crime, it is easier for the offender to argue that he or she stole from *the organisation* as a dehumanised object, rather than from the superior, the board of management or the shareholders. Furthermore, social practices that foster ingroups and outgroups among employees produce human estrangement and thus facilitate dehumanisation, as *strangers* can be depersonalised more easily than acquaintances (ibid.).

Another neutralisation technique proposed by Bandura (1999) is *attribution of blame*. Blaming opponents or the circumstance of a situation is another means of exonerating oneself. Individuals who apply this technique, see themselves as faultless victims who are driven to criminal conduct by deliberate provocation. The criminal behaviour is thus seen as a defensive reaction to other people’s provocative behaviour, who in turn are blamed for bringing suffering to themselves. Perpetrators might even consider their deeds as forced by compelling circumstances rather than as a voluntary personal decision, thereby causing a feeling of self-righteousness (ibid.).

Section 2.6. and its sub-sections presented, classified, and discussed ways of how white-collar criminals neutralise their deeds as an enabler to eventually commit them.

2.7. The environment of criminal Employees: Workplace Relationships

As the research aim of this thesis is to explore if and how workplace relationships influence the application of neutralisation techniques by white-collar criminals,

this section begins with defining and delimitating different types of workplace relationships, such as superior-subordinate and peer relationships. An outlook will be provided on the discussion about organisational culture and climate. The focus of this thesis regarding workplace relationships will be defined.

2.7.1. The Essence of Workplace Relationships

All organisational activities take place in the context of interpersonal relationships, which are in fact, the basis for an organisation. Humans are social beings, hence interpersonal relationships among each other in a work environment are an extraordinarily salient aspect of employees' happiness and wellbeing (Wright and Morrison, 2009).

Workplace relationships generally refer to “all interpersonal relationships in which individuals engage as they perform their jobs, including supervisor-subordinate relationships, peer co-worker relationships, workplace friendships, romantic relationships, and customer relationships” (Sias et al., 2002, p. 2).

Employees at a workplace are to a greater or lesser extent dependent on each other, which builds the basis of interpersonal relationships (Mikkola and Nykänen, 2019). An interpersonal relationship is a mutual social system characterized by repeated, patterned interaction over time (Sias et al., 2002) in which both parties are active and responsible (Manning, 2014) and interpersonal communication takes a vital part (Mikkola and Nykänen, 2019).

Put another way, the workplace is constructed on the foundation of interpersonal relationships, which are existent within teams as well as between individual employees (ibid.).

Interpersonal relationships are fundamental for the achievement of company goals as well as personal goals, job satisfaction and well-being (Mikkola and Nykänen, 2019). On organisational level, the interpersonal workplace relationships mainly serve to achieve the goals of work processes and the role of task-oriented communication is often highlighted. Nevertheless, workplace communication is also relational and personal, as employees make sense of their mutual relationships by creating and interpreting meanings in interpersonal interactions (Clark and Delia, 1979).

In a similar vein, Mikkola and Nykänen (2019) point out that socially constructed expectations and acting on those expectations is the heart of workplace relationships.

Regarding the meanwhile strongly developed digital environments in organisations and thus virtual interactions (e.g., via video conference or phone) of workplace actors, Fay and Kline (2012) find that relationships shaped by technology-mediated environments fulfil the same functions as relationships nurtured in face-to-face encounters (cf. Ledbetter, 2014). This observation is important, as the Covid-19 pandemic led to increased home office work and thus a much higher proportion of virtual interactions among employees.

As organisations bring together people with common occupational experiences and engage them in shared activities, Sias and Gallagher (2009) point out that the workplace is kind of a natural *incubator* for personal relationships that might also extend beyond the professional boundary.

Nevertheless, many workplace relationships are not voluntary, and employees rarely have the possibility to choose their team members, co-workers, or superiors. Hence, employees must cope with other workplace actors who might be reserved or even unpleasant. As a result, conflicts, disputes, and problematic relationships are a common part of the daily life in a workplace community (Mikkola and Nykänen, 2019).

The social actors at the workplace are usually part of some sort of hierarchical structure that is on the most abstract level formed by superiors, peers, and subordinates (Sias, 2008).

Adding to this, Treviño et al. (2014) observe that employees who operate and make decisions in organisations do this within hierarchical structures of authority and power, and under the influence and constraints of leaders and colleagues. Relationships between superiors and subordinate as well as between peers will be covered within the next two sections.

2.7.2. Superior-Subordinate Relationships

Superior-Subordinate relationships are characterized by a formal power imbalance (Mikkola and Nykänen, 2019), as the superior holds direct formal authority over the subordinate (Sias, 2008).

These relationships are very crucial and significant both for the organisation as a whole and for the individual employees whose working lives are profoundly affected by their direct superiors and subordinates (ibid.).

With regards to the abilities that are vital for the role of a superior, a vast body of knowledge exists around management and leadership research (Murari, 2015).

According to Armstrong and Stephens (2005) management and leadership are linked, as management is concerned with achieving results by planning, organizing, controlling, and motivating *all* resources of an organisation, such as money, information, facilities, plant, equipment, and people; whereas leadership only focuses on *one* resource: people.

Since people are involved in most of the processes of an organisation and thus are an inevitable and moreover critical part of a strongly performing organisation, it is essential to provide effective leadership (Armstrong and Stephens, 2005).

To enable managers and leaders to cope with their challenging tasks, power is assigned to them based on the hierarchical structure of an organisation.

The effectiveness of the power assigned to a leader is dependent from various abilities that he or she needs to have or to develop. These abilities include the leader's technical competence, certain conceptual skills as well as the ability to create vision and imagination and the capacity to establish and maintain constructive interpersonal relationships (Lapierre, 1989). The latter is essential to gain the commitment and engagement of the people to work together towards a joint goal (Armstrong and Stephens, 2005). Hence, by the means of wielding their power, leaders will influence the behaviour of employees (Burns, 2012).

The way leaders exercise their power can be described by different leadership styles, whereas ideally a leader should be capable of switching between different leadership styles according to the need of a current situation, referred to as situational leadership (i.a. Maier, 1963; Hersey, 1984; Armstrong and Stephens, 2005; Murari, 2015).

Various leadership styles that sometimes cover similar aspects and vary only marginally are discussed in literature. Murari (2015) concludes that the sheer amount of all the different models and theories can be quite confusing.

The discussion of the various leadership styles is not the focus of this thesis as it would go beyond its scope.

Analysing the correlation between certain leadership styles and the application of neutralisation techniques by white-collar criminals is considered to be a further research avenue (cf. section 5.4.).

2.7.3. Peer Relationships

Whereas the roles of a superior and a subordinate employee are in a hierarchical order towards each other, peer relationships are characterized as symmetrical and hierarchically equal roles (Mikkola and Nykänen, 2019) where one has no formal authority over the other (Sias, 2008).

As an employee usually has one direct supervisor, workplace relationships with several co-workers exist on peer level. Consequently, more time is spent with co-workers on peer level than with anyone else at work and sometimes even more time is spent with co-workers than with family and friends (Comer, 1991).

Kram and Isabella (1985) identified three stages of peer workplace relationships.

- *Information Peer Relationships* are characterized by low levels of trust and self-disclosure focusing on information exchange regarding work-related topics.
- *Collegial Peer Relationships* advance to moderate levels of friendship including an increased level of trust, intimacy, emotional support, self-disclosure, and discussions about non-work-related topics.
- *Special Peer Relationships* are characterized by a high level of trust including discussions about a breadth of non-work-related topics and a high level of intimacy and social support (Sias et al., 2012; Kramer, 1994). Special peers are kind of best friends at work and talk about virtually any topic very openly (Kram and Isabella, 1985), such as problems with supervisors or other peers (Sias and Jablin, 1995).

Sharing private information with colleagues might also establish workplace friendships. Furthermore, romantic relationships at the workplace might be established as well. Workplace friendships and romantic relationships are built on personal attraction instead of task-related affinity (Mikkola and Nykänen, 2019). As the workplace offers the opportunity to spend time with similar people, the development of workplace friendships as well as romantic relationships at the workplace is not uncommon (Cowan and Horan, 2014). Nevertheless, these relationships might be seen as double-edged or even inappropriate by other employees, as especially romantic relationships at the workplace can bear conflicts of interests (Foley and Powell, 1999).

Workplace friendships as well as romantic relationships can be established as well within superior-subordinate relationships (Sias et al., 2002; cf. section 2.7.2.)

2.7.4. Excursus: Organisational Culture and Climate

Workplace relationships are closely interlinked to an organisational culture and climate. Both the culture and the climate of an organisation are core elements influencing employees' perceptions of each other and the relationship towards each other. On the other side, culture and climate are partially created and therefore influenced by the quality and intensity of workplace relationships (Nolan and Küpers, 2009; Mikkola and Nykänen, 2019).

According to Schein (1992), culture and climate can be distinguished as follows: organisational culture concerns the basic shared assumptions, values and practices including all those formal and informal rules, norms, and customs, whereas organisational climate refers to the way the organisation is perceived by the employees.

The "shared meanings that people assign to their place of employment yet have a powerful effect on an organization's decision making and performance" (Coccia, 1998, p. 32). The "combination of symbols, language, assumptions and behaviors that openly manifest themselves in a work setting" (ibid.) constitutes an organisation's culture which has an influence on an individual's behaviour.

Denison (1996) argues that "climate refers to a *situation* and its link to thoughts, feelings, and behaviors of organizational members. Thus, it is temporal,

subjective, and often subject to direct manipulation by people with power and influence. Culture, in contrast, refers to an *evolved context* (within which a situation may be embedded). Thus, it is rooted in history, collectively held, and sufficiently complex to resist many attempts at direct manipulation” (p. 644).

Hence the organisational climate can be described as the perceived manifestation or representation of the organisation’s culture, where it is rooted in, or part of (Nolan and Küpers, 2009).

Having associated workplace relationships to organisational climate and culture, this research focuses on the contextual factors of workplace relationships and its potential influence on individual behaviour. Further research avenues evolve with regards to classifying and assigning the findings to climate and culture research on organisational level (cf. section 5.4.).

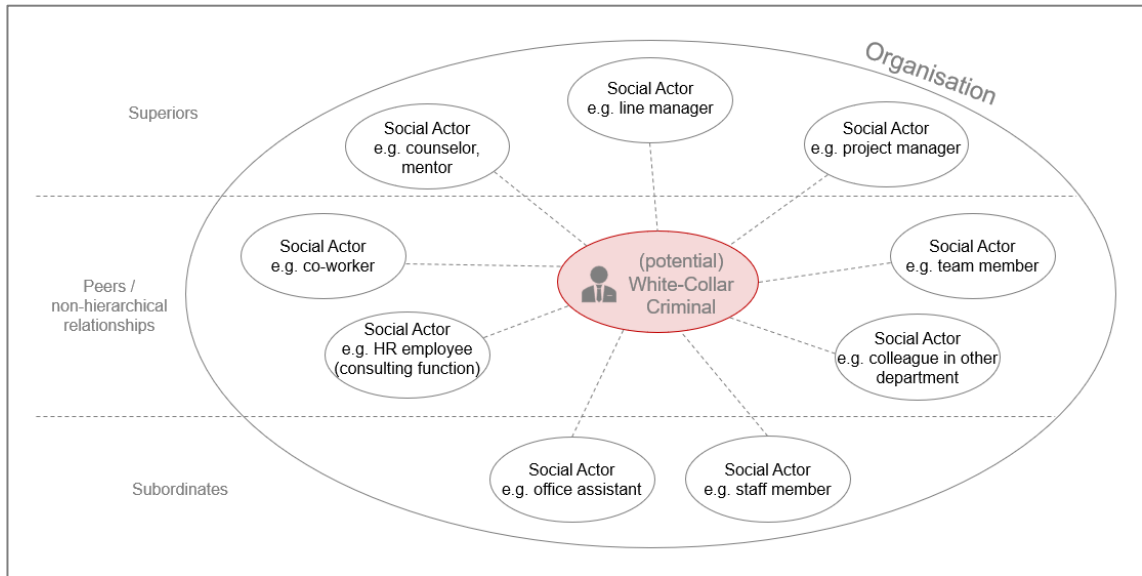
2.7.5. Workplace Relationships in the Focus of this Research

For the sake of this research, workplace relationships include all interpersonal relationships between individuals employed at the same organisation, either in superior-subordinate or peer relationships, mentoring or supervisory relationships and not excluding workplace friendships or romantic relationships at the workplace (cf. Sias, 2008). Furthermore, the relationships can be manifested in a line organisation, in project teams, or any other type of organisational structure.

Interpersonal relationships outside the organisation, for example with individuals employed at customer or vendor organisations are not in scope of this research, because this thesis aims to provide behavioural recommendations for employees within the same organisation of potential white-collar criminals and there is only limited authority and ability to drive the behaviour of external employees.

Addressing the research objective of whether perceived behaviours of other social actors at the workplace influence the formation, development, and application of neutralisation techniques by the white-collar criminal, Figure 14 gives examples of various social actors at the workplace who might have such influence.

Figure 14: Overview of Workplace Relationships based on a basic hierarchical organisational structure



Source: Own representation following Sias (2008)

Referring to a basic hierarchical organisational structure, Eisenberg and Goodall (2004) state that it barely illustrates the formal relationships, such as official reporting lines among various employees and units in an organisation and that it typically sparsely reflects how an organisation truly functions. Instead, informal relationships which are invisible in the organisational structure, but exist in the structure's *white spaces*, are those an organisation is really driven by (Eisenberg and Goodall, 2004). Given the importance of potential influences by informal relationships, this thesis also includes them in search for influencing factors on the neutralisation techniques applied by white-collar criminals.

This section presented different forms workplace relationships and showed that superior-subordinate- as well as peer relationships can have a significant influence on an individual's behaviour.

2.8. The influence of Workplace Relationships on Employee Behaviour

This section highlights research findings within the field of white-collar crime and its allied fields (cf. section 2.2.) with regards to interpersonal influences on employee behaviours.

At the workplace, a variety of different behaviours are expressed by the individuals that form the organisation, whereas the behaviour of one individual has an impact on other individuals within the organisation as well as on the entire organisation (Appelbaum et al., 2007).

In the field of ethical behaviour and with regards to workplace settings, Piquero et al. (2005) observe a strong influence of the social context and environment on the decision-making process in corporate or business settings.

With regards to identifying the root causes of negative behaviour, Appelbaum et al. (2005) suggest that although individuals might uphold highest moral standards, they could be led to engage in deviant or criminal behaviour by the strong influence of other employees of the organisation they work for.

Looking at Sykes and Matza's (1957) neutralisation technique *appeal to higher loyalties* (cf. section 2.6.1.), norms and values of certain subgroups, like the family or within the business environment have a higher influence on an individual's behaviour than the norms and values of the whole society (cf. Piquero et al., 2005).

In general, Piquero et al. (2005) conclude that a social relationship of an individual with another intimate person – either a family member or at work – usually has a strong influence on the individual's behaviour.

Over the last decades, organisations became flatter and tasks more interdependent. Hence teamwork, and thus interpersonal relationships at work, have become more important (Mattingly et al., 2020; Grant and Parker, 2009; Chiaburu and Harrison, 2008).

The early human relationists (Mayo, 1933; Roethlisberger and Dickson, 1964) suggested that groups and work teams have a significant influence on organisational performance and the behaviour of individual employees.

In the following decades, several studies have analysed the nature of workplace relationships with a broad range of research objectives and much of them highlight the importance of positive interpersonal relationships at work (e.g., Dutton and Heaphy, 2003; Ragins and Dutton, 2007; Colbert et al., 2016).

Research has been done on specific types of workplace relationships, such as mentoring relationships (Kram, 1985) or leader-follower relationships (Graen and Uhl-Bien, 1995). Prevailing research further highlights the benefits of emotional

support through good interpersonal workplace relationships for job satisfaction and career development (cf. Colbert et al., 2016; Mattingly et al., 2020).

Much research exists with regards to motivation, performance, and job satisfaction in a variety of settings, too (Ross and Boles, 1994).

Research also has focused on the influence of leadership styles on job performance in supervisor-subordinate relationships (Bass, 1985; Howell and Hall-Merenda, 1999; Li and Hung, 2009) as well as co-worker relationships on job performance (Sherony and Green, 2002; Chiaburu and Harrison, 2008), the effect of co-worker friendships (Sias and Cahill, 1998) or romantic workplace relationships (Shuck et al., 2016). Moreover, the effect of loneliness at the workplace, meaning insufficient workplace relationships, on employee behaviour was researched with regards to individual performance (Lam and Lau, 2012).

Ragins and Dutton (2007) observe that workplace relationships can be a source of vitality, learning, and enrichment that helps employees, teams, and organisations to flourish, thrive and grow.

Feeney and Collins (2015) suggest that good relationships at work support employees to actively pursue opportunities for development and growth.

Colbert et al. (2016) examine the effects of positive workplace relationships and conclude that they serve a broad range of functions, such as career advancement, emotional support, as well as personal growth, friendship, and the opportunity to give to others. Their study reveals several associations between these functions and certain outcomes, for example task assistance was most strongly associated with job satisfaction, whereas giving to others was most strongly associated with meaningful work and workplace friendship was most strongly associated with positive emotions at work. They conclude that work relationships play a key role for a single employee to flourish at work as well as personally.

Wang et al. (2018) analyse the effect of workplace relationships on whistleblowing willingness, meaning official reporting of non-compliant behaviour. They conclude that whistleblowing willingness of employees can turn down due to very strong interpersonal relationships as they do not want to betray each other. Thus,

good workplace relationships might also lead to undesired behaviour, in this case reduced willingness to report non-compliant behaviour of others.

For the sake of brevity, this thesis does not discuss the detailed results and implications of all these studies. Nevertheless, it needs to be highlighted that they all conclude that the behaviour of other workplace actors and thus workplace relationships in general can have a significant influence on a single employee's behaviour.

Most research on workplace relationships so far has focused on the social benefits associated with *positive* relationships, interactions, and situations, in many cases ignoring the impacts of *negative* ones (cf. Payne et al., 2011). Regarding negative workplace relationships and their influence on the behaviour of employees, the most relevant studies for this thesis are presented in the following.

Venkataramani et al. (2013) examine how positive workplace relationships (for example friendship, advice) as well as negative relationships (for example avoidance) interact with an employee's organisational attachment or withdrawal. They observe that positive workplace relationships are correlating with organisational attachment and negative relationships are correlating with organisational withdrawal. The correlation is indirectly through the impact which positive and negative relationships have on employees' overall satisfaction at work.

Job stressors (Fox et al., 2001; Hobfoll, 2002; Vardi and Weitz, 2016) and organisational frustration (Spector, 1975) are associated with deviant behaviour. Hobfoll (2002) proposes negative effects, such as depletion of resources and loss of self-esteem due to stress.

Wang et al. (2011) claim that negative effects through stress and frustration are weakening the individual in a way that he or she cannot inhibit engaging in counterproductive work behaviour.

Fox et al. (2001) in turn propose that misconduct is a proactive adjustment reaction to stress, whereas Vardi and Weitz (2016) suggest that engaging in

organisational misbehaviour, such as restriction of effort, excessive absenteeism or substance abuse is a suitable outlet for stress.

Hollinger and Clark (1983) conduct a survey among 5,000 employees from retail, manufacturing, and hospitals. The results indicate that employees who feel exploited by their company are more likely to engage in criminal behaviour against their employer, such as theft. According to the participants of the survey, the theft was considered as a correction to the perceived injustice.

Homans (1961) observes that when the source of perceived injustice (e.g., the superior of an individual) is more powerful, the justice restoration is more likely to be indirect (e.g., resistance behaviour or skiving) than direct (e.g., theft or sabotage).

Mikula et al. (1990) report that most perceived injustices by employees are referring to the way they are treated interpersonally during interactions and encounters.

Perceptions of justice and injustice have been linked with a wide variety of employee behaviours and attitudes, such as satisfaction, commitment, trust, turnover, extra-role behaviour¹³, as well as with several countervailing negative behaviours, such as theft and more general unethical behaviours (e.g., Greenberg, 1990, 1998, 2002; Weaver and Treviño, 1999; Colquitt and Greenberg, 2003).

Fairness Theory was developed by Folger and Cropanzano (1998, 2001) to examine responses of individuals to unfair behaviour. Individuals label actions as unfair if the actor could have and should have behaved differently and the outcome could have been more favourable (Treviño et al., 2006).

Unfair interpersonal treatment was identified as a cause of deviant behaviour in the form of striking back at the organisation or taking revenge (Skarlicki and Folger, 1997). Retaliation behaviour included stealing (Greenberg and Scott, 1996), inappropriate aggressive behaviour (Folger and Baron, 1996) or sabotaging the work of others (Giacolone and Greenberg, 1997).

¹³ Podsakoff et al. (2000) define extra-role behaviour as flexible behaviour, such as helping co-workers, that is not directly valued by the organisation's formal reward system, but as a whole contributes to organisational effectiveness.

It is important to mention that behaviour shown in the above-mentioned studies was rooted in perceived injustices caused by insensitive and uncaring interpersonal treatment (Robinson and Greenberg, 1998).

Mayer et al. (2012) find that leader's mistreatment of employees is associated with workplace deviance of the victimized employees particularly for those employees who are uncertain of their competences on the job.

Zoghbi-Manrique-de-Lara and Suárez-Acosta (2014) find that employees who observe acts of injustice by their supervisors against peers, react with deviant workplace behaviour and perceive their supervisor as unethical. The authors highlight the importance of not only the victim's reactions to injustice, but also the reactions of observing third parties.

Aryati et al. (2018) analyses the influence of ethical leadership on workplace deviance among a sample of 120 civil servants in Indonesia based on their perception, confirming the prior findings that ethical behaviour by superiors reduces deviant behaviour in the workplace.

De Clercq et al. (2021) confirm prior findings and find that beliefs about unfair organizational treatment lead to enhanced counterproductive work behaviour due to less strong employee identification with their organisation.

Various authors highlight that it is necessary to understand the underlying interpersonal processes responsible for the perception of being treated unfairly that leads to the occurrence of deviant behaviour (e.g., Skarlicki and Folger, 1997; Robinson and Greenberg, 1998; De Clercq et al., 2021).

Bies (1986) labels the perception of an employee regarding the quality of the interpersonal treatment received at work as *interactional justice*. Interactional justice is reduced by various behaviours that demonstrate social incompetence e.g., when superiors do not treat their employees with respect and dignity, by not listening to subordinates' concerns, being untransparent in decisions and by not giving adequate reasons for them or by lacking empathy for an employee's hardship (Skarlicki and Folger, 1997).

Litzky et al. (2006) conduct a literature review and identify six triggers of how managers inadvertently might encourage deviant behaviour among employees. With regards to the superior-subordinate relationship, triggers might be:

- negative and untrusting attitudes,

- social pressure to conform,
- unfair treatment,
- violating employee trust,
- ambiguity about job performance, and
- through the compensation and reward structure.

The authors mention that superiors also inadvertently encourage deviant behaviours by pushing employees to meet sales quotas, conform to group norms, and perform ambiguous job duties.

Regarding the influence of superiors' behaviour on unethical employee behaviour, Treviño et al. (2014) propose that superiors play a key role as authority figures and role models, and by that clearly influence their subordinates' attitudes and behaviours.

With regards to peer influence, Treviño et al. (2014) highlight that co-workers usually play an important part of the everyday work experience of employees. Therefore, peers have a potentially powerful influence on (un)ethical behaviour of employees (cf. Kohlberg, 1969; Bandura, 1986; Robinson and O'Leary-Kelly, 1998). Moore and Gino (2013) argue that the interaction among peers is the basis for establishing a standard for ethical behaviour in an organisation. This is supported by research within groups finding that if one group member cheats, it is likely that other group members cheat as well (Gino et al., 2009).

Regarding (un)ethical behaviour Treviño et al. (2014) conclude that peers and leaders, alone and in combination, have a great influence on an employee's behaviour. Overall, employees are more likely to be unethical in the presence of unethical colleagues, abusive leaders, or unfair treatment. On the contrary, employees are more likely to be ethical when they are led by ethical leaders at multiple levels, feel supported by ethical colleagues, and are fairly treated (Treviño et al., 2014).

Scholars in *organisational theory* as well demonstrated that both, superiors as well as peers can have an important influence on criminal behaviour of another

employee at the workplace (e.g., Jackall, 1988; Reed and Yeager, 1996; Vaughan, 1996, 1998; Yeager and Reed, 1998).

Ethics researchers also stressed the influence of the corporate environment and contextual factors on *bad* behaviour, such as social norms, ethical leadership, fair treatment, ethical climate, and culture (Bennett and Robinson, 2003; Brown et al., 2005; Greenberg, 1990, 2002; Robinson and Greenberg, 1998; Robinson and O’Leary-Kelly, 1998; Treviño et al., 1998).

Treviño et al. (2014) suggest the need further research on the role of affect in ethical decision making, especially on the role of emotions that are triggered by common interpersonal situations in the workplace with strong implications for organisational ethics.

This research gap is addressed by the first and second research objective of this thesis which aim (1) to examine how white-collar criminals attached meaning to certain interpersonal situations at their workplace experienced prior to committing the deed and (2) to understand the emotions and corresponding feelings that the interviewed white-collar criminals perceived during and after concrete interpersonal situations at their workplace prior to committing the deed.

The third research objective eventually explores if and how the perceptions of interpersonal situations as well as the evoked emotions and corresponding feelings serve as a breeding ground for the formation, development, and application of neutralisation techniques that eventually result in the perpetration of a white-collar crime.

Most research on workplace relationships focuses on supervisor-subordinate relationships (cf. Sias, 2008; Jain et al., 2022). Furthermore, scholars encourage research regarding the impacts of conversations between employees on the single employee’s decision-making process or on the question of how individuals construct *organisational realities* through interaction with superiors or co-workers (ibid.).

The literature review of workplace relationships in this section shows that workplace relationships can have a significant influence on an individual’s behaviour.

The following section summarise the findings of the literature review and highlights the research gaps that will be addressed by this thesis.

2.9. Summary and Research Gaps addressed by this Thesis

This thesis focuses on criminal behaviour, meaning illegal acts as defined by German law that are also classified as deviant behaviour, counterproductive work behaviour, organisational misbehaviour as well as unethical behaviour.

To explain the prerequisites of a white-collar crime being committed, this thesis finds a starting point within the theory of the *Fraud Triangle* (Cressey, 1953).

Cressey (1953) claims in the very essence of the theory that three aspects need to be present for a white-collar crime to be committed by a perpetrator:

- motivation or pressure,
- opportunity, and
- rationalisation.

Hogan et al. (2008) and Murphy and Dacin (2011) note that rationalisation is the element of the *Fraud Triangle* that has received the least amount of attention from researchers and thus research around *rationalisation* in the area of white-collar crime is very scant (Free, 2015).

Thus, this thesis focusses on the rationalisation aspect of the deed by a white-collar criminal and follows the broad consensus in literature that *before-the-act* justifications are referred to as *neutralisations* and *after-the-act* justifications as *rationalisations* (cf. section 2.4.; e.g., Minor, 1981; Green, 1997; Piquero et al., 2005; Fritsche, 2005; Shover and Hochstetler, 2006; Smith et al., 2013).

Since white-collar criminals usually have the time to thoroughly think through their intended criminal behaviour, rather than committing fraudulent actions impulsively (cf. Griep and Vantilborgh, 2018), this research follows the idea and terminology of *neutralisation* as a technique to justify the perpetration of a criminal action in advance.

By analysing the Fraud Triangle and its further developments by other scholars, an understanding of the prerequisite aspects of a white-collar crime is gained.

Nevertheless, this leaves the author of this thesis with the question why the neutralisation of a deed is such a vital need for a perpetrator. In fact, although most white-collar criminals believe that committing the deed is not right according to their own beliefs and values (cf. Stadler and Benson, 2012), they are able to do it anyway; the question is why?

This question leads the author of this thesis to explore *Cognitive Dissonance Theory* (Festinger, 1957) as well as *Moral Disengagement Theory* (Bandura, 1999). Thereby an understanding is gained that the application of neutralisations is a necessary means for an individual to commit a criminal deed unless the beliefs- and value-system remains unchanged.

Exploring in more detail how or in which ways an individual is able to neutralise criminal deeds, this thesis examines the *techniques of neutralisation* initially introduced by Sykes and Matza (1957) as well as the various research building on the results of this groundwork. An overview is presented by classifying and clustering the different techniques of neutralisation posed by various scholars over the last decades.

Given the necessity of a white-collar criminal to apply neutralisation techniques in order to be able to commit a deed, this thesis wants to explore if certain influencing factors trigger this application and thus foster the perpetration of white-collar crimes.

Driven by this curiosity and reviewing the literature, the author observes that a lot of research was done around *deviant behaviour* not necessarily being criminal behaviour.

Nevertheless, the existing research around conscious and unconscious influence on any behaviour and especially on deviant behaviour pointed out that social relationships, e.g., the family, friends and others that surround an individual shape the behaviour (e.g., Harris, 1995; Minoura, 1992). Looking at *techniques of neutralisation* it also becomes clear that several of them are linked to social relationships, e.g., *diffusion of responsibility*, where a perpetrator neutralises the perpetration of the deed by arguing that other employees would do the same.

Focusing on the business context, the most common term for social relationships at the workplace used by various scholars is *workplace relationships* (Sias et al., 2002). Hence and addressing the research question of this thesis, if and how other social actors at the workplace might influence the application of such neutralisation techniques by their behaviour in certain situations, studies on workplace relationships are subsequently explored in more detail.

It becomes apparent that social situations at the workplace e.g., with superiors or colleagues might serve as a trigger event for an employee to become a perpetrator.

The literature review reveals that the current state of research is lacking studies that analyse potential influencing factors of workplace relationships, either superior-subordinate, peer relationships or other, on the decision-making process of an individual – especially the application of any neutralisation technique – resulting in the perpetration of a white-collar crime.

Hence, **the research aim of this thesis is to explore if and how workplace relationships influence the application of a neutralisation technique by a white-collar criminal.**

The literature review demonstrates that the concept of *neutralisation*, as a *before-the-act* justification, is an important aspect in the decision-making process of an employee to become a perpetrator of a white-collar crime. The potential influence of workplace relationships on the application of neutralisation techniques could be an important entry point for anti-fraud programs and trainings, if certain trigger situations are identified in the empiric part of this thesis. In this regard, Free (2015) highlights that an understanding of the true nature of white-collar criminals' neutralisations is critical to properly formulate anti-fraud measures.

Following the claim of Free (2015) that further research could certainly provide insights into the concept of neutralisation through directed questioning of white-collar criminals, Chapter 3 presents the respective research methodology of this thesis.

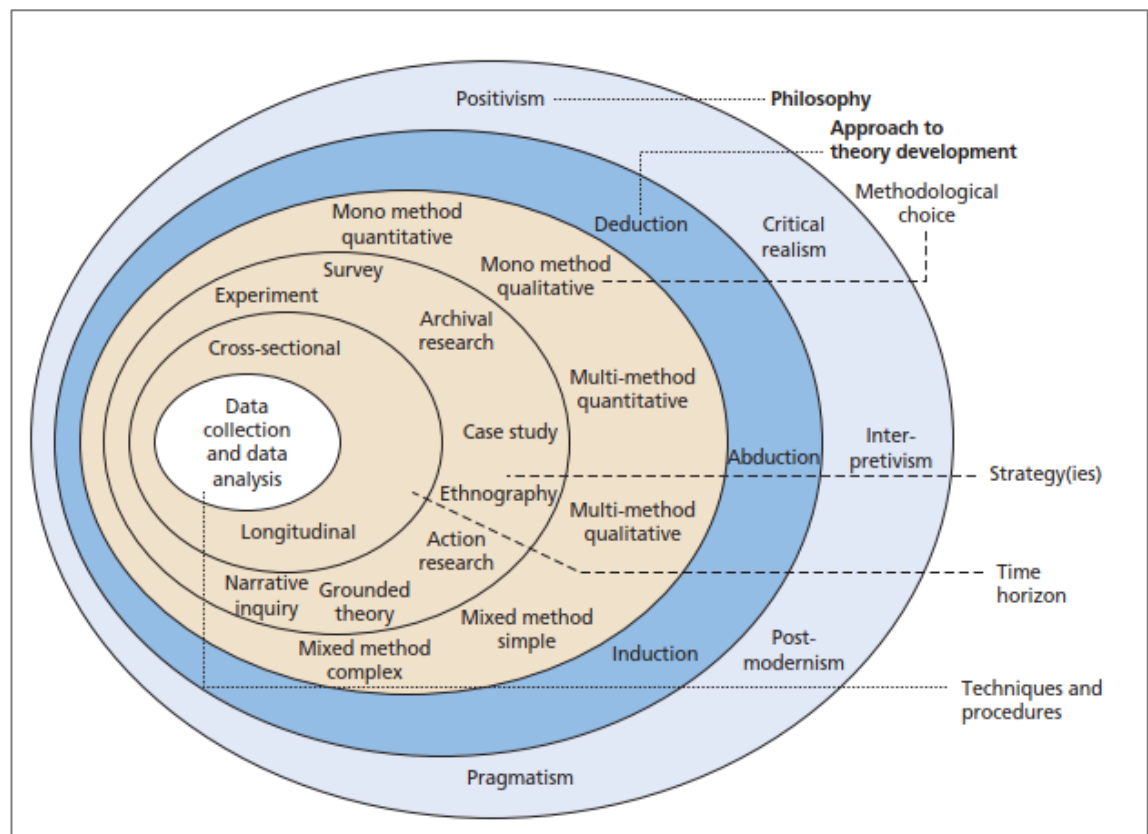
3. RESEARCH METHODOLOGY AND DATA

This chapter is structured with reference to the *Research Onion* by Saunders et al. (2016) shown in Figure 15. It starts with clarifying the ontological, epistemological, and axiological stances underpinning this research and shows which research philosophy is the most suitable based on the author’s beliefs and assumptions and with regards to the research aim and objectives.

In the following, the approach of logical reasoning as well as the research design and research strategy are explained. Subsequently, the data collection process as well as the objectives of data analysis are presented.

This chapter concludes with highlighting some ethical considerations and providing a summary of the chapter.

Figure 15: The Research Onion



Source: Saunders et al. (2016)

The following section develops the research philosophy underpinning this thesis.

3.1. Philosophical position of this Thesis

The term *research philosophy* refers to a system of beliefs and assumptions regarding the development of knowledge (Saunders et al., 2016). At every stage in a research process a scholar makes several assumptions, either consciously or unconsciously. These include assumptions about human knowledge (epistemological assumptions), the realities that are encountered during the research (ontological assumptions) as well as the degree to which the scholar's own beliefs and values influence the research process (axiological assumptions). Altogether, these assumptions shape the way of conducting research in terms of understanding the research questions, choosing the methodology and interpreting the results (Crotty, 1998).

Tsoukas and Knudsen (2003) point out that scholars do not agree on any one philosophy that is best suited for business and management research. Furthermore, any *best* philosophy would for many scholars not be in line with their own beliefs, values, and assumptions (Saunders et al., 2016).

The development of the research philosophical stance of a scholar is a reflexive process that harmonises the available research philosophies with the researcher's own beliefs, values, and assumptions as well as with the research questions, objectives, and overall design.

The author of this thesis embraces the pluralistic view that the diversity of philosophies and approaches enriches the field of business and management research (Knudsen, 2003) and that each research philosophy contributes to business and management research in a unique and valuable way by representing different and distinctive *ways of seeing* organisational realities (Morgan, 1986).

In the following the underpinning ontology, epistemology and axiology are outlined and the philosophical perspective guiding this research is derived.

3.1.1. Ontology, Epistemology and Axiology

Ontology refers to assumptions about the nature of reality and shapes the way in which the researcher sees and studies research objects (Saunders et al., 2016).

In business and management studies these objects include organisations, management, individuals' working lives as well as organisational events (ibid.).

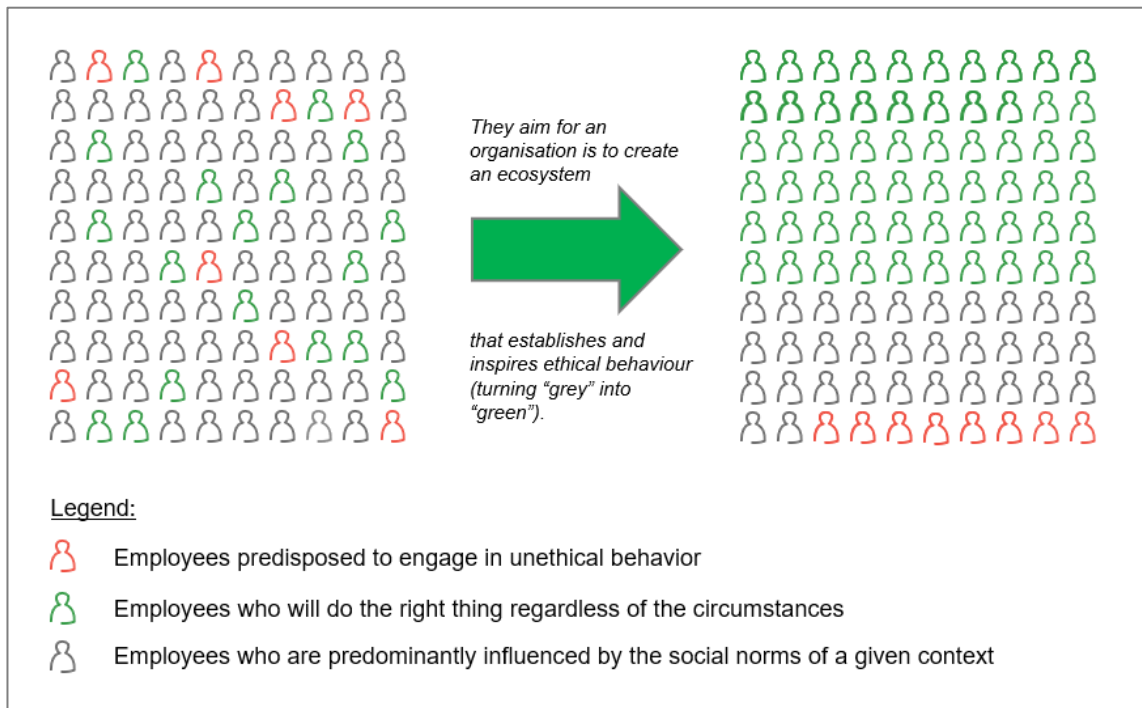
Referring to the research aim of this thesis, **to explore if and how workplace relationships influence the application of a neutralisation technique by a white-collar criminal**, lived experiences of certain individuals in their working lives are analysed as these may influence their behaviour within their organisations, eventually leading them to commit white-collar criminal deeds.

The ontological view of the author of this thesis is that the behaviour of any human being is much less rational and predictable than many people would like to believe. Not only do individuals differ in personality, but most importantly their behaviour is subconsciously and heavily influenced by the context in which they operate (e.g., Lewin, 1936; Mendoza-Denton et al., 2001; Fiske, 2010; Eschleman et al., 2014). This is considered a subjectivist ontology.

Understanding this phenomenon is particularly important in the context of preventing criminal behaviour and facilitating ethical behaviour in organisations. Most individuals are – or at least claim to be – inherently good people who want to do the right thing and want to feel good about the work they do (Mikkola and Nykänen, 2019).

Nevertheless, there are certain influencing factors in the employees' environment e.g., the behaviour of other workplace actors, which influence their decision-making process to commit white-collar crimes.

Figure 16: Distribution of Employees regarding their Propensity to commit White-Collar Crimes



Source: Own representation following Welsh and Ordóñez (2014) and Mazar et al. (2008)

As illustrated in Figure 16, most individuals of any population (grey) e.g., a workforce, are predominantly influenced by the social norms of a given context. Only a very small percentage (red) is predisposed to engage in unethical or white-collar criminal behaviour, while a larger portion in the same population (green) will do the right thing regardless of the circumstances (Welsh and Ordóñez, 2014; Mazar et al., 2008).

On the one hand, organisations need to build systems, processes, and controls that will identify the red groups while on the other hand creating an ecosystem that establishes and inspires ethical behaviour and thus prevents white-collar criminal behaviour among the workforces. Thereby enabling more employees to turn from *grey* towards *green* (cf. Figure 16).

Epistemology refers to assumptions about knowledge and especially “what constitutes acceptable, valid and legitimate knowledge, and how we can communicate knowledge to others” (ibid.; Burrell and Morgan, 1979).

Especially the multidisciplinary context of business and management studies results in various types of knowledge being acceptable, valid, and legitimate,

such as numerical, textual, or visual data as well as facts or interpretations, and including narratives or stories (Saunders et al., 2016).

The author of this thesis believes that humans make sense of the world through mental representations of experiences as well as shared understandings such as concepts, stereotypes, and worldviews (Kahneman, 2011). This is considered a subjectivist epistemology.

The standards of ethical behaviour are based on mental models and define how easily moral disengagement (Bandura, 1999) and neutralisations (Sykes and Matza, 1957) of white-collar criminal behaviour occur (cf. section 2.6.). By neutralising criminal behaviour, employees reduce the cognitive dissonance between what they believe is right (values, beliefs, principles) and how they actually behave (Festinger, 1957, cf. section 2.5.).

The aim of this thesis is to gather a rich and complex view of organisational realities from interviewees who made meaning of their lived experiences and perceptions in the context of their workplace relationships.

Axiology refers to the role of values and ethics within the research process and incorporates questions about how researchers deal with both, their own values and those of their research participants (Saunders et al., 2016).

Researchers can demonstrate axiological skill by articulating their beliefs and values as a basis for making judgements about their research objectives and methodology (Heron, 1996).

By choosing one topic and not another, the researcher gives that chosen topic more importance.

Saunders et al. (2016) recommend writing a paragraph about the researchers' personal beliefs and values guiding the thesis. This helps to sharpen the own awareness as well as for the reader with regards to how the own value position influences the interpretation of the collected data.

The author of this thesis has worked in the field of fraud investigations for almost a decade and conducted several interviews with suspects as well as witnesses and other persons involved in a certain white-collar criminal case. Hence the author has a lot of experience with such interview situations but needs to be aware to not jump to premature conclusions during the interviews. The author of this thesis believes that employees make sense of their workplace through mental

representations of their lived experiences in social situations with other workplace actors (Kahneman, 2011). Hence, the perception and interpretation of these interpersonal situations might influence their decision-making process, such as the decision to commit a white-collar crime.

A direct interaction with perpetrators through in-depth interviews is considered to be a promising approach to gather information (Free, 2015) that addresses the research question of this thesis:

“To what extent and how do interpersonal relationships at the workplace e.g., with colleagues, superiors, or subordinates (‘workplace relationships’), have an influence on the application of neutralisation techniques by white-collar criminals?”

3.1.2. Objectivism and Subjectivism

Since business and management research emerged from various other disciplines like social sciences, natural sciences, arts, and humanities it contains a lot of philosophies along a multidimensional set of continua with two opposing extremes (Saunders et al., 2016) namely objectivism and subjectivism (Niglas, 2010).

Objectivism draws a lot of assumptions from natural sciences and argues that the researched social reality is external to the researcher and other social actors.

In an extreme objectivist view, like *realism*, social entities are compared with physical entities that exist independently of how we label them, think of them or are aware of them. Furthermore, and according to this view, the social actors have no influence on the objectives and all actors experience the same social reality considered as the only truth (Saunders et al., 2016).

With regards to social structures, such as workplace relationships, an objectivist would argue that the social actors are born into these *things* that are solid, granular, and relatively unchanging (Burrell and Morgan, 1979).

Subjectivism, on the other hand, draws a lot of assumptions from arts and humanities and argues that social reality is made from the perceptions and corresponding actions of social actors (Saunders et al., 2016).

An extreme subjectivist view, like *nominalism*, regards that the structure and order of studied social phenomena are created by the social actors themselves, including the researcher. This is done by using language, conceptual categories, perceptions, and subsequent actions. Furthermore, and according to this view, each person perceives the reality differently and hence multiple realities exist. According to *social constructionism*, a less extreme subjectivist view (ibid.), “reality is constructed through social interaction in which social actors create partially shared meanings and realities” (ibid.).

A subjectivist researcher is more interested in opinions and *lived experiences* to understand the different social realities of the different social actors.

Axiologically, researchers cannot detach themselves from their own values as they collect data through interactions with their research participants e.g., via in-depth interviews, like this thesis does. They openly acknowledge this by actively reflecting on and questioning their own beliefs and values and how those influence the collection and interpretation of data during their research (ibid.).

Following an ontological, epistemological as well as axiological subjectivist view, the author of this thesis argues that the behaviour of certain social actors at the workplace, like a superior, is perceived and interpreted differently by different social actors.

Ontologically, the author believes that the world is rather socially constructed and multiple realities exist for different individuals.

Epistemologically, the author believes that individuals attribute meanings to their lived experiences and hence the author accounts for differences in individual contexts and experiences. As an example, the untransparent handling of a non-promotion by the superior e.g., not giving reasons or explanations to an employee why he or she was not promoted, could cause the application of a neutralisation technique by this employee resulting in white-collar criminal behaviour. The same untransparent behaviour of the same superior might be perceived differently by another person followed by a different reaction and behaviour.

Axiologically, the author is aware that he is not value-free but an integral and reflexive part of this thesis including the interpretation of the information provided in the in-depth interviews.

3.1.3. Interpretivism as the Research Philosophy

Saunders et al. (2016) present five major research philosophies that are most held by researchers in the field of business and management. These philosophical stances are underpinned by different ontological, epistemological, and axiological positions and shown in the outer layer of the *Research Onion* in Figure 13: *Positivism*, *Critical realism*, *Interpretivism*, *Post-Modernism* and *Pragmatism* (ibid.).

Positivism claims that organisations and other social entities are real like physical objects and natural phenomena and that this social reality is observable by the research. Furthermore, positivists argue that the researcher and the researched persons (or objects) are independent from each other (Robson, 2002). Epistemologically positivist researchers focus on exploring observable and measurable facts and regularities (Crotty, 1998), look for causal relationships and create law-like generalisations by usually applying quantitative research methods (Gill and Johnson, 2010). Positivist research in business and management has the aim to create universal rules and laws to explain and predict behaviour and events in organisations (Saunders et al., 2016).

Critical Realism claims that reality is external and independent, but not directly accessible through observation and knowledge about it. A researcher observes only the sensation or representation of an actual event and thus can only observe a fraction of *the actual* that is generated by *the real* world (Saunders et al., 2016). Critical realists argue that social phenomena can only be understood if the underlying social structures and mechanisms are understood (Bhaskar, 1989). Hence, critical realist research seeks to explain observable organisational events by examining the underlying mechanisms and causes of deep social structures that shape everyday organisational life. This is often done by in-depth historical analysis of social and organisational structures and their change over time (Reed, 2005).

Post-Modernism seeks to question accepted ways of thinking and fosters alternative views by focussing on the role of language and power relations (Saunders et al., 2016). It rejects the positivist and objectivist view of independently existing research objects and rather claims that everything is

rather chaotic, in the movement and under constant change (Chia, 2003). Post-Modernist researchers conduct in-depth examinations of phenomena, similar to Interpretivists (Saunders et al., 2016).

Pragmatism strives to reconcile both subjectivism and objectivism, values and facts, different contextualised experiences as well as rigorous and accurate knowledge. Pragmatist research is based on a practical problem that is solved to inform future practice (Saunders et al., 2016). Pragmatists acknowledge that there are various ways of interpreting the world and conducting research as well as that no unique viewpoint can ever provide the full picture and that multiple realities might exist (ibid.). Hence, pragmatist researchers often use multiple methods to collect data that serves to address the research objectives and advance knowledge (Kelemen and Rumens, 2008).

Interpretivism criticises the positivist view and claims that humans – in contrast to physical objects – create meaning through perceptions and interpretations that need to be studied to understand certain phenomena. Interpretivists seek “to create new, richer understandings and interpretations of social worlds and contexts” (Saunders et al., 2016, p. 140). The challenge for interpretivists is to access the perceptions and interpretations of their research participant’s social world by direct interaction and to understand that world from the participant’s point of view (ibid.).

Saunders et al. (2015) developed a tool to help researchers reflect on their own beliefs and assumptions. The tool is called *HARP*, which stands for *Heightening the Awareness of the Research Philosophy* (cf. Saunders et al., 2016).

The tool consists of 30 questions regarding the researcher’s ontology, epistemology, axiology, the researcher’s views on the purpose of research, on what constitutes meaningful data on the nature of structure and agency.

A score is calculated according to the answers given by the researcher for every of the five selected philosophical stances: *Positivism*, *Critical realism*, *Interpretivism*, *Post-Modernism* and *Pragmatism* (cf. the outer layer of the *Research Onion* in Figure 15, p. 93).

The result is provided on a range of -18 up to 18 points, whereas -18 refers to a complete mismatch between the philosophy and the researcher’s stance and 18 refers to a complete match of the philosophy and the researcher’s stance.

Answering all questions by reflecting on the author’s stance, the results are presented in Table 8.

Table 8: Results of the HARP test: Matching the Researcher’s Views and Assumptions with common Research Philosophies in Business and Management.

Research Philosophy	Degree of Matching
Positivism	-6
Postmodernism	5
Critical Realism	9
Pragmatism	11
Interpretivism	17

Source: Own representation.

Please refer to Appendix 1 for the detailed results of the 30 questions of the HARP test by the author of this study.

This thesis seeks to understand the subjective perceptions of the participants and the meanings they attach to certain situations at the workplace, which is in line with the ontological and epistemological view of the author. Furthermore, it shall be explored how these perceptions, as well as any evoked emotions and corresponding feelings inform participants’ actions and especially their application of neutralisation techniques as a prerequisite to commit white-collar criminal deeds.

According to this thesis’ aim and objectives as well as the author’s beliefs and assumptions reflected with the help of the HARP tool, this research is guided by the research philosophy of *Interpretivism*.

Interpretivists are rather critical of positivist attempts in behavioural sciences, who try to discover rather definite, universal *laws* that apply to everybody.

Interpretivists rather believe that rich insights into human behaviour get lost if the complexity is reduced to law-like generalisations. Hence, the purpose of interpretivist research is to create new or deeper understandings of social worlds, context, and human behaviour (Saunders et al., 2016). This thesis seeks to provide deep insights into the perceptions of white-collar criminals with regards to social situations at the workplace and how these influence their decision-making process.

With its focus on complexity, richness, multiple interpretations and meaning making and from an ontological point of view, *Interpretivism* is explicitly subjectivist (ibid.). The author of this thesis believes that in behavioural sciences and especially in business and management the truth is not *out there* but rather the result of how individuals subjectively perceive and interpret their (work) lives based on historical and sociocultural experiences (Frost, 2011).

According to the author's epistemological stance, knowledge in behavioural sciences is constructed by interpretations of perceptions in processes of social interchange based on language used in those relationships. Hence, the author of this thesis believes that research and its findings are also social constructions build by the researcher through the structuring of a thesis or study itself and selection of interviewees and interview questions (cf. Flick, 2018).

Axiologically, interpretivists recognise that their interpretation of research data is guided by their own beliefs and values and thus is crucial in the research process. Entering the social world of their research participants e.g., by conducting in-depth interviews, the author of this thesis immerses in the interpretations of lived experiences of the interviewees. This requires a high degree of empathetic stance by the author to understand the world through the eyes of the research participants (Saunders et al., 2016).

Saunders et al. (2016) argue that an interpretivist research perspective is highly appropriate in business and management research, since business situations are complex, often unique and reflect a certain set of circumstances and interactions involving individuals coming together in specific social situations. This applies to social interactions at the workplace and their potential influence on the application

of neutralisation techniques by white-collar criminals that are covered in this thesis.

Interpretivism argues that human beings in their social worlds cannot be studied in the same way as physical phenomena and hence research in social or behavioural sciences needs to be different from those in natural science (Saunders et al., 2016).

Interpretative research does not claim to explain a whole social context, but rather claims to understand the relations between certain antecedents and consequences. Hence predictive claims about the likelihood of phenomenon happening in the future are limited in interpretative research (Hughes and Sharrock, 1997).

In this thesis, this means that on the one hand influencing factors of workplace relationships on the behaviour of white-collar criminals can be explored in each of the individual participant cases. On the other hand, the generalisability of the findings is very limited, as different individuals are influenced differently by social situations. An upcoming research avenue after this thesis could be the quantitative validation of the findings with a larger group of participants e.g., by using a questionnaire. Please refer to section 5.4. for a detailed overview of future research avenues.

The following section examines different philosophical strands of *Interpretivism* and explains why *Phenomenology* is the appropriate strand guiding this thesis.

3.1.4. Phenomenology as a philosophical Strand

Interpretivism is formed of several strands, most notably *Hermeneutics*, *Symbolic Interactionism* and *Phenomenology* (Crotty 1998).

Hermeneuticists focus on the study of cultural artefacts such as symbols, images, texts, and stories (Saunders et al., 2016).

Symbolic interactionists see meaning as something that emerges out of interactions between people and hence focus on the observation and analysis of social interaction such as meetings, teamwork, and conversations (ibid.).

Phenomenologists study the existence of phenomena by focusing on the participant's recollections and interpretations of their lived experiences (ibid.).

Agreeing with both that meaning is culturally given as well as made by an individual through language and social interaction, *Phenomenology* does not only seek to understand the interpretation of phenomena but wants to understand how phenomena are directly experienced by individuals (Crotty, 1998).

Remenyi et al. (1998) suggest that *Phenomenology* “essentially describes the philosophical approach that what is directly perceived and felt is considered more reliable than explanations or interpretations in communication. It is a search for understanding based on what is apparent in the individual environment rather than on interpretations made by the observer” (p. 97).

On the one side, *Phenomenology* helps to understand people’s meanings and gathers data which is natural rather than artificial. On the other side, data gathering that follows a phenomenological view can be very time-consuming and the analysis and interpretation of data may be difficult (Easterby-Smith et al., 2008).

In *Phenomenology* data is generated from exploring human experiences and perspectives following an inductive approach. Conducting in-depth interviews with individuals is a common way of gathering this information in business and management research (Remenyi et al., 1998).

Qualitative researchers with a phenomenological view and approach “are not in pursuit of a definitive truth about experience. They do not regard reality as fixed, but instead understand individuals to bring a unique perspective to the way they see and comprehend the world around them” (Frost, 2011, p. 7).

Every perception of social interactions and its potential influence on the white-collar criminals’ decision-making process to commit a deed is such a unique perspective. It is not the aim of this thesis to propose a definite truth about reported lived experiences, since other protagonists of the same situations might have perceived it differently and thus would explain the situation differently, which would lead to different interpretations and conclusions by the author of this thesis.

Summarising section 3.1., this thesis is based on a subjectivist ontological as well as epistemological view and an interpretivist research philosophy with a phenomenological strand.

3.2. Research Approach

There are three different approaches in research, which are *deductive*, *inductive*; and *abductive* (Saunders et al., 2016).

A deductive approach usually starts with developing a theory in the course of the literature review and subsequently designing a research strategy to test this theory. A theory can thus be falsified or verified, and it is concluded from the general to the specific, claiming that when the premises are true, the conclusion must also be true (Saunders et al., 2016). Deduction is considered as a *top-down* approach (Saunders and Lewis, 2018).

An inductive approach, on the other hand, starts with collecting data to explore a phenomenon and subsequently designing a research strategy to identify themes, explain patterns or generate a new or adapting an existing theory. It is generalised from the specific to the general by using known premises to generate yet untested conclusions (Saunders et al., 2016). Induction is considered as a *bottom-up* approach (Saunders and Lewis, 2018).

An abductive approach is a combination of the inductive and the deductive approach. Data is collected to explore a phenomenon and to define the premises, which are subsequently used to generate a testable conclusion. This conclusion is tested by gathering additional data. Abduction is a generalisation from the interactions between the specific and the general (Saunders et al., 2016).

As deduction has its origins in natural sciences research, induction emerged with the rise of social sciences in the twentieth century. Social scientists “were critical of a reasoning approach that enabled a cause-effect link to be made between particular variables without an understanding of the way in which humans interpreted their social world” (Saunders et al., 2016, p. 147).

Interpretivism as the research philosophy guiding this thesis (cf. section 3.1.3.) is typically led by an inductive approach gathering a range of data with qualitative methods from a small sample that is investigated in an in-depth way. Inductive studies as well more likely work with qualitative data to establish different views of phenomena (Saunders et al., 2016).

This thesis seeks to examine how different white-collar criminals attach meaning to their perceptions of interpersonal situations at their workplace. Furthermore, it shall be explored how their emotions and corresponding feelings, related to these situations, have an impact on their attitudes, behaviours and explicitly the application of neutralisation techniques as a prerequisite to commit the white-collar criminal deed. Hence, the way of logical reasoning that is underpinning this thesis is an inductive approach that allows meanings or patterns to emerge from the data collected through in-depth interaction with white-collar criminals.

3.3. Research Design

Quantitative and Qualitative research can be distinguished according to the characteristic of the data gathered. In quantitative studies, numeric data is gathered whereas in qualitative studies non-numeric data is gathered, such as words, images, video clips and other similar material. Furthermore, the terms *quantitative* and *qualitative* are used to describe the technique of data collection, such as via questionnaires (quantitative) or via interviews (qualitative) or to describe the procedure of data analysis, such as with graphs or statistics generating numerical data (quantitative) or by categorising data along themes and thereby generating non-numerical data (qualitative) (Saunders et al., 2016).

Both quantitative and qualitative research approaches in behavioural sciences strive to understand human behaviour (Kite and Whitley, 2018).

As Maracek et al. (1997) point out that “many of the distinctions propped up between quantitative and qualitative methods are fictions. As we see it, all researchers – whether they work with numbers or words, in the laboratory or in the field – must grapple with issues of generalizability, validity, replicability, ethics, audience, and their own subjectivity or bias” (p. 632).

Qualitative research in behavioural sciences focuses on understanding individual experiences and interprets their life events as well as the interrelationship of behaviour and context. The focus is on both, similarities as well as the differences in individual experiences and how people interpret them (Kite and Whitley, 2018). According to Mohajan (2018), qualitative research allows to explore and understand the complexity of a phenomenon, but the interpretation of the results

is more complex than in quantitative research, as it mostly deals with human minds, actions, and interpretations.

With regards to the aim of this thesis, Copes (2003) reviews research that analyses neutralisation techniques and concludes that due to the dynamic cognitive nature of neutralisations, qualitative methods are appropriate to enhance the understanding of its application.

Research methods can also be mixed as a questionnaire might be used to gather data (quantitative) and it might be as well necessary to ask some open questions to the participants to get additional information in their own words (qualitative). Just as information gathered through interviews (qualitative) might be used to subsequently inform the design of a questionnaire (quantitative). Saunders et al. (2016) suggest to not view *qualitative* and *quantitative* as only two ends of a continuum but rather acknowledge that several studies use a mix of the methods to address a certain research aim.

The research objectives to understand how different white-collar criminals attach meaning to perceived situations at the workplace and how their emotions and corresponding feelings might have impacted their attitudes and behaviours, clearly claim for a qualitative research method to gather valuable data (cf. Copes, 2003; Mohajan, 2018; Lewis and Thornhill, 2016).

According to Denzin and Lincoln (2011), qualitative research is often associated with an interpretative philosophy. Saunders et al. (2016) add that “it is interpretive because researchers need to make sense of the subjective and socially constructed meanings expressed about the phenomenon being studied” (p. 168). Furthermore, they state that “many varieties of qualitative research commence with an inductive approach to theory development” (ibid.).

Hence, in the light of the research objectives as well as with regards to the beliefs and values of the author of this thesis, an interpretivist research philosophy with a subjectivist view on phenomenon, an inductive approach to theory development and qualitative research methods to gather data are used for this thesis.

Qualitative research is characteristic for various data collection techniques and procedures and thus many methodological variations (Bansal and Corley, 2011).

Data collection in qualitative research is non-standardised, meaning that questions and also techniques may be amended in the course of the emerging research process, which is naturalistic and interactive (Saunders et al., 2016).

The data for this thesis is gathered through conducting in-depth interviews with white-collar criminals (cf. section 3.5. on Data Collection). Using a single data collection technique, this thesis follows a *mono-method* qualitative research approach (Saunders et al., 2016).

3.4. Interpretative Phenomenological Analysis as a Research Strategy of this Thesis

In qualitative research there are a variety of strategies to gather data. Sharing similar ontological and epistemological views, the most common ones are action research, case study research, ethnography, grounded theory, interpretative phenomenological analysis, thematic analysis, discourse analysis and narrative analysis (Frost, 2011; Saunders et al., 2016).

Some of these strategies could also be used in quantitative research or mixed method approaches such archival and documentary research or case studies (Saunders et al., 2016).

According to Saunders et al. (2016), the choice between the different qualitative research strategies causes the greatest confusion among scholars, as they are very diverse have conflicting tensions and “blurred genre” (Denzin and Lincoln, 2011, p. 3).

A comparison of the most common qualitative research is outlined in Appendix 2.

Seeking to explore the influencing factors on neutralisation techniques applied by white-collar criminals and by conducting in-depth interviews, this thesis focuses on the stories of the participants and hence *lived experiences* of how and why they committed specific deeds.

In detail, this thesis seeks to understand the applied techniques of neutralisation and examines the factors that influence this neutralisation process. The focus lies

on the potential influence in the realm of workplace relationships and especially the actions and behaviour of other social actors.

Although alternative research strategies could be suitable for this thesis, interpretative phenomenological analysis (IPA) is considered as the most appropriate research strategy with regards to the research objectives.

IPA emerged in the mid-1990s as Smith (1996) combined theoretical ideas from *Phenomenology* (Giorgi, 1995), *Hermeneutics* (Palmer, 1969) and from a prior study on subjective experience and personal accounts (Smith et al., 1995).

Ever since, IPA has been widely established through many published studies in psychology and other disciplines to address topics in the realm of *lived experiences* (Smith, 2015).

IPA is “an approach to qualitative research that explores in detail personal lived experiences to examine how people are making sense of their personal and social world” (Frost, 2011, p. 44). Smith (2015) agrees to that definition and adds that “the main currency for an IPA study [are] the meanings [that] particular experiences, events [or] states hold for participants” (p. 53).

Alase (2017) similarly argues that “IPA is seen by many researchers and admirers of the approach as the most ‘participant-oriented’ qualitative research approach; a research approach that shows respect and sensitivity to the ‘lived experiences’ of the research participants” (p. 10).

This thesis seeks to investigate interpersonal situations of employees at their workplace (i.e., lived experiences) and to examine how they attach meaning to these situations as well as which emotions are evoked and which corresponding feelings arise that lead to committing white-collar deeds.

Frost (2011) outlines that “IPA is *interpretative* in recognising the role of the researcher in making sense of the experience of participants” (p. 48). The author further points out that IPA researchers accept that the research is fundamentally hermeneutic as the participants and the researcher engage in interpretative activities which are influenced by past social and cultural experiences (Frost, 2011).

Hermeneutics is also called the *theory of interpretation* and with regards to the interpretative element of IPA a strong pillar of the approach (ibid.).

Smith (2015) calls IPA a “double hermeneutic” approach involving “a two-stage interpretation process, [...] where the participants are trying to make sense of their world [and] the researcher is trying to make sense of the participants trying to make sense of their world” (p. 53).

IPA is *phenomenological* as it involves the detailed examination of the participants’ lived experiences and personal perceptions of situations or events (Frost, 2011). A researcher, who is conducting a study based on an IPA research strategy, is seeking to understand *what it is like* to experience a certain situation from the viewpoint of the participant (Smith, 2015).

Phenomenology is concerned with how things appear to individuals and allows the researcher to explore subjective experiences and meanings attached to them (Frost, 2011).

This thesis seeks to deeply immerse into the perceptions and interpretations of certain interpersonal situations that are described by white-collar criminals. The aim is to discover and understand the emotions that they experienced. Only by fully engaging into their accounts, the author of this thesis is able to interpret the gathered information in the best possible way and in the light of the thesis’ objectives. This is to investigate how perceptions, emotions and feelings inform the actions of the perpetrators and especially the formation and maturation of neutralisation techniques as a prerequisite to commit white-collar criminal deeds.

Besides *Phenomenology* and *Hermeneutics*, IPA also draws aspects from *Idiography* (Frost, 2011; Smith, 2015).

Idiographic approaches have an in-depth focus on single cases with regards to lived experiences of participants and contain a deep and structured analysis of them (Smith, 2015). The focus on a few single cases allows the opportunity to deeply understand the contextual factors surrounding a participant as well as the response to specific situations (Frost, 2011).

Denzin (2008) as well as Eatough et al. (2008) add, that IPA is further influenced by *Symbolic Interactionism*, a strand which assumes that individuals behave based on the meanings they attach to social interactions with others. Blumer (1969) points out that those meanings are constructed in an interpretative process and are also changed and redefined over time by an individual.

IPA works thoroughly through individual cases to allow certain elucidations with regards to taken-for-granted assumptions by which people navigate their lifeworld (Smith, 2015; Alase, 2017).

“IPA is a suitable approach when one is trying to find out how individuals are perceiving the particular situations they are facing – how they are making sense of their personal and social world” (Smith, 2015., p. 28).

Smith (2015) adds that understanding the details of a single individual case can bring research closer to significant aspects which are shared by all humans.

Thus, an in-depth focus on a few single cases can make a valuable contribution to knowledge (cf. Frost, 2011).

This thesis includes the lived experiences of 20 participants, whereas every participant shares several situations at the workplace relating to different white-collar crimes at different stages in their career and at different employers.

For this thesis, a case is defined as one certain white-collar crime by a certain perpetrator (i.e., participant) that is explored with regards to the neutralisation techniques applied and any interpersonal factors (i.e., actions or behaviours of other social workplace actors) influencing the decision-making process to commit the deed.

3.5. Data Collection

Data in qualitative research can be collected inter alia by field observations, via discussions with focus groups, or through interviews (Bailey et al., 2020).

With regards to the research aim to explore if and how workplace relationships influence the application of a neutralisation technique by a white-collar criminal, it is quite difficult for a researcher to conduct a field observation and be part of interpersonal situations and eventually the perpetration of a white-collar crime.

Given the sensitivity of the topic, focus group discussions with more than one interviewee are not deemed appropriate, as participants might not feel comfortable to openly talk about their deeds in the presence of others.

Hence, one-to-one interviews with the participants are an appropriate method for data collection for this thesis, especially with regards to the IPA approach of gathering the perceptions and interpretations of certain lived experiences by the interviewees.

3.5.1. Semi-structured in-depth Interviews as the Research Method

Strauss and Corbin (1998) define *research methods* as “a set of procedures and techniques for gathering and analyzing data” (p. 3; cf. Boeri and Lamonica, 2015; Saunders et al., 2016).

Looking at the two ends of the scale, interviews as a qualitative research method can be highly formalised and structured, using standardised questions for each participant, or they can be rather informal and unstructured conversations, also called narrative interviews.

Structured interviews are used to gather quantifiable data and thus referred to as “quantitative research interviews” (ibid., p. 391).

In structured interviews, the researcher decides in advance about the exact questions to be asked, uses short and specific questions, and sometimes provides the interviewee with a set of possible answers to choose from. At times, participants are also allowed to give a free response that could easily be associated with predetermined categories. Hence the structured interview can be compared to a questionnaire, which is a common tool in quantitative studies (Smith, 2015).

Unstructured interviews are rather informal conversations with the interviewees to explore a certain area of interest. Although the interviewer must have a general idea about the aspects that are to be explored, no predetermined list of questions is prepared upfront (Saunders et al., 2016).

Alternatively, the approach can be something in between, for example having some more structured sections and other rather unstructured parts, depending on the purpose and in line with the research objectives. This is referred to as semi-structured interviews. (ibid.).

Semi-structured interviews contain the components of both, structured and unstructured interviews. In semi-structured interviews, the interviewer prepares a set of themes and questions to be discussed with the interviewees (ibid.).

There might be some key questions that have to be covered and answered in every interview, but there might also be questions that can be omitted and only asked if the interview turns towards a certain direction (ibid.). At the same time,

additional questions might be asked during interviews to clarify and expand certain issues in more detail (Smith, 2015). Moreover, the order of questions isn't stipulated, and the researcher can ask them according to the conversational flow (Saunders et al., 2016).

Semi-structured interviews – like structured interviews – have a set of topics and questions the researcher wants to address, but furthermore – and in contrast to structured interviews – allow enquiries on the interviewee's answers to seek clarity for what is actually meant by certain statements and thereby ensure a good quality of the interview results as a basis for the subsequent IPA analysis (Smith, 2015).

If e.g., an interviewee answers a question regarding the reasons for committing a crime by stating that he or she was treated unfairly by the superior, it would be appropriate to probe why the treatment of the superior was perceived as being unfair and deepen the discussion on this particular aspect (Goodman, 2011). Nevertheless, semi-structured interviews are expected to cover all key topics of the developed interview guide and the interviewer is obliged to intervene when the interviewee is digressing too far from the topics and questions of interest (Morris, 2015).

There might be various influencing factors on different techniques of neutralisation which the author of this thesis did not consider when developing the framework of interview questions. Hence a semi-structured interview approach, using a combination of open and closed questions, is an appropriate method to provide space for unanticipated information and courses of conversation.

In-depth interviews are intensive open-ended individual conversations which deeply explore the respondent's point of view, feelings, and perspectives (Mohajan, 2018).

The topics covered during this thesis's interviews are related to sensitive personal situations of the participants, as they are asked to talk about white-collar criminal deeds that they have committed but for which they weren't caught. Hence, it is essential to take the time for an in-depth personal interview to be able to build rapport and create an atmosphere of trust. Moreover, in-depth interviews are necessary to gain a comprehensive idea of the interviewees' thoughts and

opinions regarding any influencing factors on the neutralisation techniques applied to justify the criminal behaviour.

The type of in-depth interview is *phenomenological* since it focuses on “describing how people experience some phenomenon - how they perceive it, describe it, feel about it, judge it, remember it, make sense of it, and talk about it with others” (Patton, 2002, p. 104).

Conducting in-depth interviews with white-collar criminals is an interpretative way of understanding phenomena from an individual’s perspective through investigative interaction (Creswell, 2009).

The objective of in-depth interviewing in qualitative research is to elucidate experience and generate propositions and not to test them (Goodman, 2011). Reese et al. (1999) claim that the observation method itself is the most obvious threat to trustworthiness and credibility of data in qualitative research. In-depth interviews can be distorted either by the interviewees being reserved and providing information only hesitantly or by the interviewer being biased or interjecting the own perspective and thus influencing the interviewee’s answers (Goodman, 2011).

From the author’s business experience of interviewing people in the context of white-collar crime, interviewers must be aware of any unintended influences by the words they use, the way they ask questions and even their mimics and gesture during the interview. Especially when discussing emotional topics related to the sensitive and personal situation of having committed an undetected white-collar crime, it will be a challenge for the interviewer to remain neutral, objective, and scholarly distant. Furthermore, the researcher should not engage too emotionally but still needs to be empathetic enough to gain as much information and insights about the feelings and thoughts of the interviewee as possible (Guest et al., 2017).

With regards to the research strategy of this thesis, IPA requires a data collection method that invites interviewees to offer rich, detailed, first-person accounts of their experiences (Frost, 2011).

Thus, researchers frequently use semi-structured interviews in IPA studies to engage in a structured dialogue with the interviewee that is – to a certain extent – guided by the interviewee’s concerns (cf. Atkinson et al., 2003; Roulston, 2010,

Frost, 2011). Especially these unexpected turns and avenues are often the most valuable because they come unprompted and thus are likely to be of particular importance for the participant (Smith, 2015). This might be true especially for perpetrators who report about their lived experiences, thoughts and emotions guiding their decision-making process to commit a deed. It might reveal unexpected influencing factors of workplace relationships.

3.5.2. Time Horizon of this Thesis

The time horizon of a thesis can be either cross-sectional or longitudinal (Saunders et al., 2016). Cross-sectional studies are like a *snapshot*, where data is collected at one point of time from the participants.

In contrast, longitudinal studies collect data repeatedly over an extended period of time to research on change and development of certain phenomena (Saunders and Lewis, 2018).

When in-depth interviews are conducted over a short period of time, the time horizon will be cross-sectional, since a cross section of the targeted population is selected and interviewed at one point in time (Krohn et al., 2009).

This is true for this thesis, as several interviews with white-collar criminals are conducted to explore how workplace relationships might have influenced their application of neutralisation techniques and perpetration of white-collar crimes.

3.5.3. Target Population and non-probability purposive Sampling

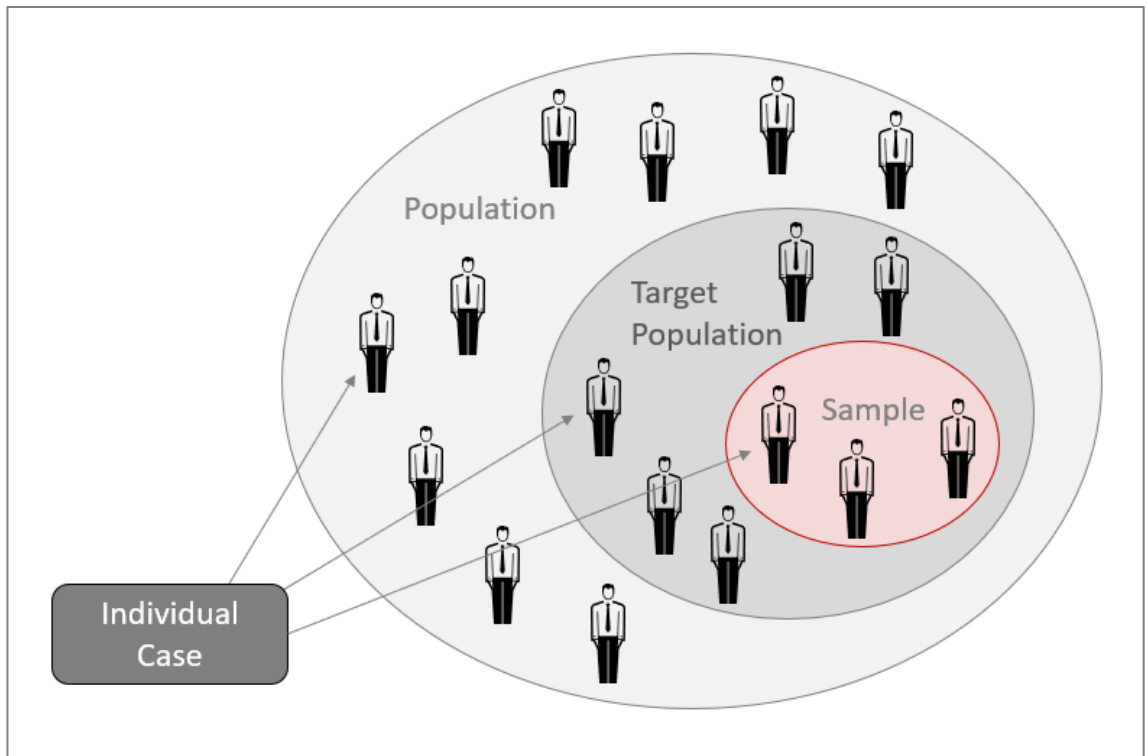
Sampling enables the researcher to draw data from a sub-group of a population that was defined as the target group, rather than considering all the data that is available. This is necessary in research project due to various restrictions, such as time, money, or access to the target group. (Saunders et al., 2016).

With regards to this thesis and its population of white-collar criminals, it would be just impractical – if not impossible – to interview the entire population. With regards to conducting in-depth interviews, collecting data from only a sample of participants allows to invest the given time for this thesis to obtain more detailed information from each participant resulting in a higher data quality of each interview (Barnett, 2002).

Certain criteria need to be specified to define a target population as a subset of the overall research population, which indicates that the focus of the research is on a certain group of participants (Kervin, 1999).

The sample is selected from the target population and represented by individual cases. Figure 17 shows how individual cases form a sample, that is part of the target population, which in turn is part of the overall research population.

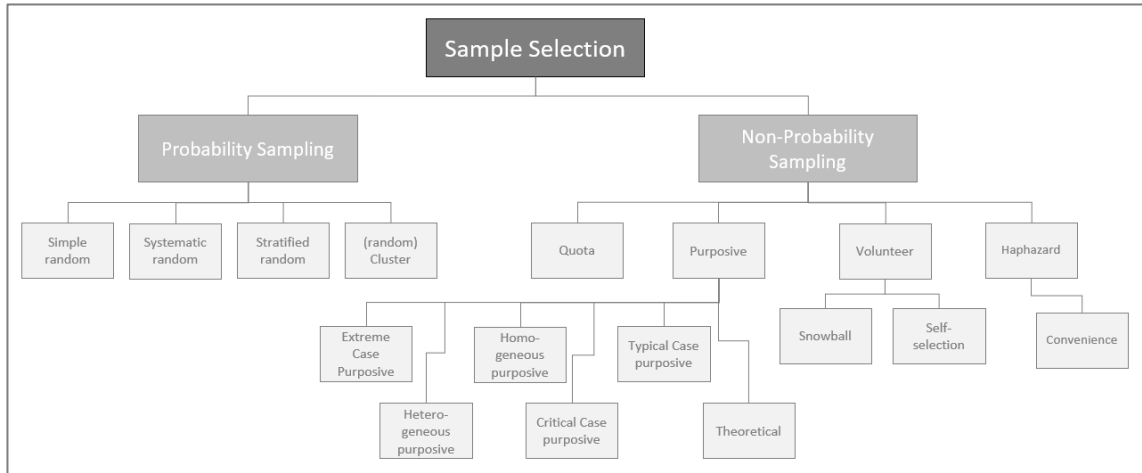
Figure 17: Population, Target Population, Sample, and individual Cases



Source: Own representation following Saunders et al. (2016)

The crucial point in selecting a sample is that it must enable the researcher to answer the research question and objectives (Saunders et al., 2016). Figure 18 illustrates the variety of sample selection techniques which can be divided between probability and non-probability sampling on an upper level.

Figure 18: Sample Selection Techniques



Source: Own representation following Saunders and Lewis (2018)

Probability sampling is also called representative sampling and the sample is selected randomly. For probability sampling it is possible to specify the probability that any case can be included in the sample. Common research techniques and methods are experiments or surveys via questionnaires (Saunders and Lewis, 2018; Saunders et al., 2016).

Non-probability sampling is also called non-random sampling and the sample is selected for most techniques with an element of subjective judgement (ibid.). In qualitative research, it is “likely to use non-probability sampling techniques” (Saunders et al., 2016, p. 168), especially when conducting in-depth interviews (ibid.).

Addressing the research aim of this thesis, it is necessary to engage in in-depth conversations with a small number of participants providing rich information. This allows to explore each individual case in detail to gain insights with regards to the research objectives.

For IPA studies, participants are selected purposively as they hold particular features or characteristics that enable the researcher to deeply explore on the phenomena that address the research aim (Frost, 2011).

A purposive sampling technique, also known as judgemental sampling (Neuman, 2014), is used to gather rich and comprehensive information about a few

particular cases, and it is not seeking to be statistically representative of the target population (Patton, 2002).

The type of purposive sample technique that is used during a study is depended on the research aim and objectives as well as the access to the target population (Saunders et al., 2016).

Smith (2015) points out that the sample in IPA studies is usually very homogeneous and it is not very expedient to think of random or representative sampling, but rather use purposive sampling to find a suitable group of interviewees for whom the research questions will be significant.

A homogenous sampling approach is followed when the research aim is to identify key themes among the participants. Furthermore, it focuses on a subgroup of the target population, in which all participants share a similar set of criteria (ibid.).

Frost (2011) agrees that IPA researchers usually define a group of participants that is meaningful to address the research objectives.

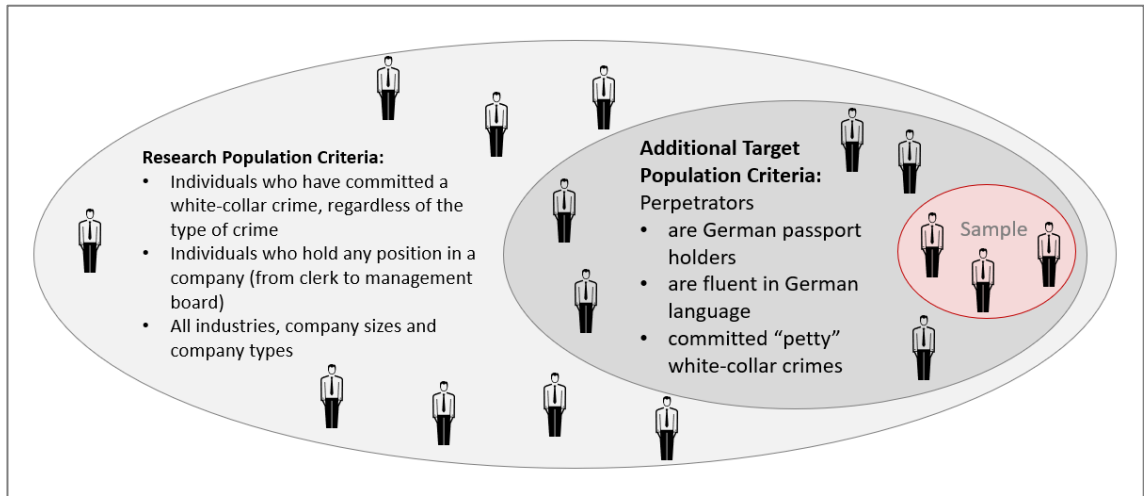
Hence, the researcher usually tries to identify a homogenous sample with a rather small number of participants (Frost, 2011).

Especially the target population of white-collar criminals who are willing to contribute to research by being interviewed is limited. Hence, it is appropriate to modify the sampling criteria to a comparable but available sample of interviewees given the dearth of volunteer informants (Goodman, 2011).

Frost (2011) outlines that the boundaries for defining the target population are dependent on the frequency of the appearance of a phenomenon of interest as well as on the availability and access to the respective participants that can provide information about this phenomenon.

Figure 19 summarises the criteria for the research population of this thesis as well as the additional criteria for the target population where the sample is drawn from.

Figure 19: Criteria for Research Population and Target Population of the Sample



Source: Own representation following Saunders and Lewis (2018)

The distinct criteria for the research population are individuals who committed any kind of white-collar crime.

As interpersonal relationships are analysed, there is no need for further target group criteria limitations with regards to the position held in the company or the work environment of the participant, such as type of company, size of company or the industry or sector where the company is operating.

Some characteristics about the workplace of the participant might be discussed during the interviews, such as leadership style of superiors, hierarchy levels at the company or the overall corporate culture. Nevertheless, and with regards to the research objectives, no further restrictions are made to these aspects when defining the target population for this research.

The additional target population criteria are that interviewees are German passport holders and can speak German fluently. This restriction is necessary to reduce possible influences on the application of neutralisation techniques through cultural aspects and language, since cultural differences play a significant role in an individual’s assessment and perception of a variety of fraud-related activities (Wright et al., 2006; Trompeter et al., 2013).

Regarding the type of white-collar crime, the focus is set on rather petty white-collar crimes e.g., working time fraud, continued payment fraud, expense fraud, minor thefts or sabotage with rather minor damages resulting from the single

cases. This is to sharpen the awareness on these types of crime as they are responsible for almost half of the damages of all white-collar crimes worldwide (Krieger, 2013).

With regards to the research aim and objectives there is no need for further restrictions regarding personal attributes, such as gender, age, marital status, educational background and so on.

3.5.4. Sample Size

For in-depth interviews in qualitative studies, it is essential to determine the important characteristics of informants and locate the people who match these characteristics rather than having a large sample size (Goodman, 2011).

Furthermore Smith (2015) clearly states that there is no right sample size for IPA studies and gives examples of IPA studies of other scholars that had one, four, nine, fifteen or more interviewees in their sample. According to several IPA studies reviewed by Brocki and Wearden (2006), participant numbers vary from one to thirty, with a consensus towards the use of smaller sample sizes.

According to Polkinghorne (1989), phenomenological researchers should interview between 5 to 10 participants who have all experienced similar events (phenomenon).

It is not the objective of in-depth interviews to generalise the findings beyond the participants by using inferential statistics and claim external validity. The specificity of the sample is much more important than the representativeness of the sample (Goodman, 2011).

Data saturation is defined as the state “where additional data collection provides few if any new insights into the research question and objectives” (Saunders and Lewis, 2018, p. 165).

The size of the selected sample is dependent on the research aim and objectives, access to the target population and the research method (ibid.).

Guest et al. (2017) claim that for a homogeneous population, a purposive sample selection and a research aim that seeks to understand commonalities among the participants, data saturation is reached after twelve in-depth interviews (Guest et

al., 2017). Saunders and Lewis (2018) agree that the range should be between four and twelve in-depth interviews for a homogeneous population.

Smith (2015) points out that if the sample size is too large, researchers might become overwhelmed by the amount of generated data and are not able to conduct a sufficiently penetrating analysis.

For doctoral level, the author and the supervisory team decided that conducting 20 semi-structured in-depth interviews with white-collar criminals is appropriate as a basis of analysis for this thesis.

3.5.5. Access to Target Group via a Questionnaire

As data collection took place in 2021 during the Covid-19 pandemic, access to prisons was denied when the author of this thesis submitted an official application to the German Ministry of Justice to conduct interviews with convicted inmates.

As non-convicted and thus non-arrested white-collar criminals are hard to find, the author of this thesis created a questionnaire that was distributed to private and business networks (e.g., via private messages on the professional network platform *LinkedIn*) to identify potential interviewees who match the target population and who volunteer for being interviewed for the sake of this thesis.

The questionnaire was created, distributed, and analysed with the help of the software Qualtrics CoreXM¹⁴ in German language and is presented in Appendix 3.

After having completed the questionnaire, the participants were asked if they would like to volunteer and contribute to the research project in a further confidential conversation with the author of this thesis. Therefore, the participants could leave their email-address that subsequently served the author of this thesis to contact the participants and to schedule a phone call for the in-depth semi-structured interview.

¹⁴ An EY company account for Qualtrics CoreXM is used. The platform is housed in Qualtrics' AWS Cloud in Frankfurt, Germany. Data for this thesis' survey is only accessible by the author of this thesis.

Some interviewees did not agree to face-to-face interviews because of time restrictions or the Covid-19 pandemic. For consistency reasons and with regards to time and budget, all 20 interviews were conducted via phone.

3.5.6. Conducting Interviews with White-Collar Criminals following the PEACE model

Once the participants of the questionnaire agree to being interviewed by the author of this thesis, it is essential to demonstrate decent interviewing skills, especially with regards to the sensitive topic of white-collar crimes.

To gather valuable data with regards to the research objectives of this thesis, the interviewer needs to build rapport and show sensitivity to gain cognitive access to the perceptions, memories, and explanations of the interviewees (Saunders et al., 2016). One-to-one in-depth interviews should ideally be conducted by meeting the participant *face-to-face*, but due to other factors, such as limited physical access to the interviewees, interviews can also be conducted via telephone (ibid.). As the interviews in this thesis were conducted in 2021 throughout the Covid-19 pandemic, the interviews were conducted via telephone.

Semi-structured interviews should give space for the researcher to establish a good rapport with the interviewee, especially when talking about personal and sensitive topics, such as the perpetration of white-collar criminal deeds.

An interview should begin with broader questions, e.g., about the business career of the interviewee and the position held when having committed the deed (Saunders et al., 2016).

According to Smith (2015), the most personal and sensitive questions should be left to the end. Furthermore, appropriate questions should frame each area of interest including probing questions that can be formulated based on anticipated answers and asked when useful.

A good strategy is to encourage the interviewee to speak openly about a certain topic with as little prompting as possible. The aim is on the one hand to get as closely to what the interviewee is thinking about a certain question with very little questioning, but on the other hand not digressing too far from the core of the researcher's interest. Hence the formulation of the researcher's interview

questions should not be too close but rather open to encourage the interviewee to speak about the area of interest (Smith, 2015).

Otherwise, a question formulated too vague or general, might result in merely superficial answers not touching the core of interest of the researcher. Hence, for some questions that are deemed rather difficult to understand, specific prompts should be formulated to have them at hand in the interview situation and get the participant talking (Smith, 2015). The interview guide used for the interviews of this thesis included specific prompts for each question in case the interviewee does not understand the question or needs some more help with recalling certain situations (cf. section 3.5.7. and Appendix 5).

Smith (2015) suggests that in IPA studies, the researcher needs not to become a curious and attentive but rather *naïve* listener when the interviewees unfold their stories and perceptions of certain situations in their own words.

Eventually, the researcher is making sense of what the interviewee has experienced and perceived by grounding the analysis on the actual words of the participant (ibid.).

Both investigators of public prosecution agencies as well as private investigators have been found to highly favour the investigative interviewing framework of the PEACE model (Walsh and Milne, 2007).

The PEACE model of interviewing was developed in 1992 by Royal Commission on Criminal Justice in the United Kingdom (Milne and Bull, 1999), due to the absence of a formalised police interview standard (Gudjonsson, 2003). The PEACE model focusses on “obtaining a freely provided and accurate account of the incident, having open-minded interviewers, conducting interviews in a fair manner, and giving special consideration to children and other vulnerable witnesses (Scott et al., 2015 p. 356; cf. Gudjonsson, 2007; Sear and Williamson, 1999). The PEACE model was a change from the rather confrontational approach of interviewing that was common in the United States towards an information-gathering approach (Kassin et al., 2010; Soukara et al., 2009). The abbreviation PEACE reflects the five phases of an interview:

- *Planning and Preparation,*
- *Engage and Explain,*
- *Account,*

- *Closure; and*
- *Evaluation,*

where the *Engage and Explain, Account and Closure* phases form the interview itself (Shawyer and Walsh, 2007).

The PEACE model has been adopted by police practices in many other countries (Scott et al., 2015) as well as by investigators in the private sector such as law firms or accounting companies. The model is appropriate for interviews with suspects, witnesses, and any other persons of interest alike (ibid.).

Forensic Investigators – like the author of this thesis during his professional career – use the PEACE model to structure informative interviews in compliance projects as well as more confrontational interviews in fraud investigations. As the author of this thesis is experienced in using the PEACE model, the structure of the interviews conducted for this thesis follows this model.

In the *Planning and Preparation Phase*, the interviewer needs to become familiar with the case materials and develops a plan to guide the interview. This initial phase is very important for a successful interview (Shawyer and Walsh, 2007). Especially with regards to conducting interviews with white-collar criminals, most probably only one chance will be given to talk to each interviewee (Sebyan Black and Yeschke, 2014).

With regards to planning and preparing the interviews with the participants of this thesis, the author elaborated a thorough interview guide (cf. section 3.5.7. and Appendix 5) and made himself familiar with the information provided by each participant with the initial questionnaire.

The *Engage and Explain Phase* focuses on building rapport with the interviewee and explaining the purpose and objective of the interview (Scott et al., 2015). Regarding the *engage* part of this phase, rapport can be described as “a good feeling or warmth that exists between people and is characterized by an interpersonal relationship that is cooperative” (Sebyan Black and Yeschke, 2014, p. 66).

Scott et al. (2015) suggest that the *Engage and Explain Phase* as well as the *Closure Phase* are those that are least considered by untrained interviewers

intuitively and that awareness needs to be raised to interviewers regarding the importance of these phases of an interview.

Also, Howes (2019) suggest the need for further guidance on rapport development as well as greater use of the *Closure* and *Evaluation Phase*. Especially building rapport is essential for the further course of any interview, as this is the basis of establishing mutual confidence and trust between the interviewer and the interviewee as well as a feeling of alertness, well-being, and even excitement (Sebyan Black and Yeschke, 2014).

Establishing a good rapport to the interviewee makes them less resistant to talking about sensitive or personal matters and makes them feel less inhibited in asking questions themselves and thus getting more engaged into the interview (ibid.).

Walsh and Bull (2012) focus on rapport in their study of investigative interviews with suspects and concluded that initial building of rapport is not enough to influence the overall interview quality and the outcomes, moreover rapport must be maintained during the whole interview. The study also found that rapport can get *lost* during the interview if certain behaviours that sustain the rapport are not demonstrated by the interviewer, such as active listening, showing empathy or an appropriate questioning style.

When talking to white-collar criminals about their deeds as well as exploring influencing factors on it, building, and maintaining rapport is considered as a highly critical and important aspect of each interview (ibid.) and thus for the overall success and quality of this IPA thesis.

Appendix 4 outlines tasks and behaviours that support building and maintaining a good rapport with the interviewee to ensure a good quality outcome.

The *explain* part in the *Engage and Explain Phase*, is important to set the scene with regards to the interview purpose and procedure. The interviewer should mention the reason and aim of the interview as well as the lengths and potential breaks during the interview (Scott et al., 2015).

The general objectives of this research would be explained as analysing any influencing factors on neutralisation techniques applied by the interviewee before or after the perpetration of the criminal behaviour. Although being particularly interested in influencing factors of workplace relationships with colleagues, team members, subordinates and especially any superiors, this would not be

highlighted deliberately during the explanation phase. This is necessary to avoid those interviewees become biased by the research focus and potentially exaggerate the influence of interpersonal relationships on their applied neutralisation techniques, unconsciously or just because they want to tell *what the interviewer wants to hear* (ibid.)

Hence, questions regarding the influence of workplace relationships are embedded into many others that enquire other influencing factors, like the influence of interpersonal relationships outside the business context (e.g., family and friends) on the neutralisation techniques (cf. the Interview Guide in section 3.5.7. and Appendix 5).

The *Account Phase* in the PEACE approach is the main component of the interview in which information is collected. By using specific questioning techniques, the interviewee is encouraged to give an *account* as full as possible to the topics of interest (Scott et al., 2015).

The way the interviewer asks questions is essential for the outcome quality of the interview (Walsh and Bull, 2012). Hence, in the following, different questioning types and techniques are explained. Furthermore, the *Funnel Model* is presented as an effective approach to structure the questioning process (Matsumoto et al., 2015).

With regards to questioning techniques, there are certain types of questions that can be used in an interview e.g., open-ended, closed-ended or confirmation questions (Walsh and Bull, 2012), as shown in Table 10.

Table 9: Overview of Question Types in an Interview

Question Type	Example
Open-ended (wide open)	<i>“Please describe the deed that you have committed”</i>
Open-ended (focused open)	<i>“Please describe the motivation that drove you to commit the deed.”</i>
Closed-ended	<i>“Were your private debts the driving force to commit the deed?”</i>

Confirmation	<i>“I understand that you identified the statement of your superior on that morning as a trigger for your decision to commit the deed, is that correct?”</i>
Hypothetical	<i>“Assuming your superior did not make this statement that morning, do you think this would have had a different influence on your decision to commit the deed?”</i>
Completeness Check	<i>“Is there anything else you would like to tell me about your motivation to commit the deed, before we move on?”</i>

Source: Own representation following Lichtman (2013)

TED is a good mnemonic to frame an open question and stands for the first letters of the words *Tell, Explain* or *Describe* that should be used to begin questions that encourage a free report by the interviewee (Lichtman, 2013).

In this thesis, open-ended questions are used at the beginning of each interview to encourage the interviewee to tell something about themselves (*“How would you describe yourself as a person?”*), their positions and employers (*“Please describe your professional stages?”*) as well as the perpetration of their deeds (*“Can you please describe the deed to me?”*).

Hypothetical questions are not based on fact and are complex, and therefore can be dangerous. They do not assist in fact gathering and need to be used carefully, but they can be valuable in probing someone’s attitude and values (Lichtman, 2013).

Hypothetical questions were used in this thesis at the end of each interview, if an interviewee perceived the behaviour of another workplace actor as a trigger for the decision to commit a white-collar crime (*“Do you think that an opposite/alternative behaviour of your [e.g., superior] would have led you to the decision not to commit the deed?”*).

In general, interviewers should ask questions and not make statements or commands (Walsh and Bull, 2012). Nevertheless, there are some simple words

– some of which are not strictly questions – that are perfectly appropriate and which interviewers should use frequently (ibid.) such as:

- *“Tell me more about that”*
- *“Can you be more specific?”*
- *“Give me more details on that”*

Questions shouldn’t start with words such as “So”, “Well then” or “Alright”, as these can easily be interpreted by the interviewee as accusatory, challenging or just impolite. As these tropes might be anchored in the everyday language of an interviewer, it needs to be taken care of these words in an interview situation (Lichtman, 2013).

An interviewer who loses way when asking a question should not try and complete the question as it is likely to be over-long and difficult to understand as a result. Instead, the interviewer should apologise and start the question again (Scott et al., 2015).

There are also question types that should be avoided in interview situations (Lichtman, 2013). Table 11 gives an overview about them.

Table 10: Question Types to be avoided in Interviews

Question Type to avoid	Example
Multi-part	<i>“When did you commit the deed and why? What was your exact motivation and how did you manage to steal the goods?”</i>
Suggestive / Leading	<i>“Don’t you think your superior’s behaviour was the reason that you eventually decided to commit the deed?”</i>
Accusatory	<i>“What exactly was your motivation to commit the deed with the help of these unethical methods?”</i>

Source: Own representation following Lichtman (2013)

Multi-part questions are difficult for interviewees to follow and remember and an inaccurate or incomplete answer is likely. Therefore, the interviewer should try to ask concise, single questions and wait for the answers of the interviewee before asking the next question, as this will be more effective (Lichtman, 2013).

Suggestive or Leading questions are those type of questions which suggest what the answer should be or has an in-built assumption. As the answer is likely to not reflect the interviewee's real opinion, it has only a poor research value. Instead, an interviewer should ask a confirmation question (ibid.), like "*from what you are telling me, the statement of your superior John was kind of a trigger for you to make the decision to commit the deed. Have I understood you correctly?*"

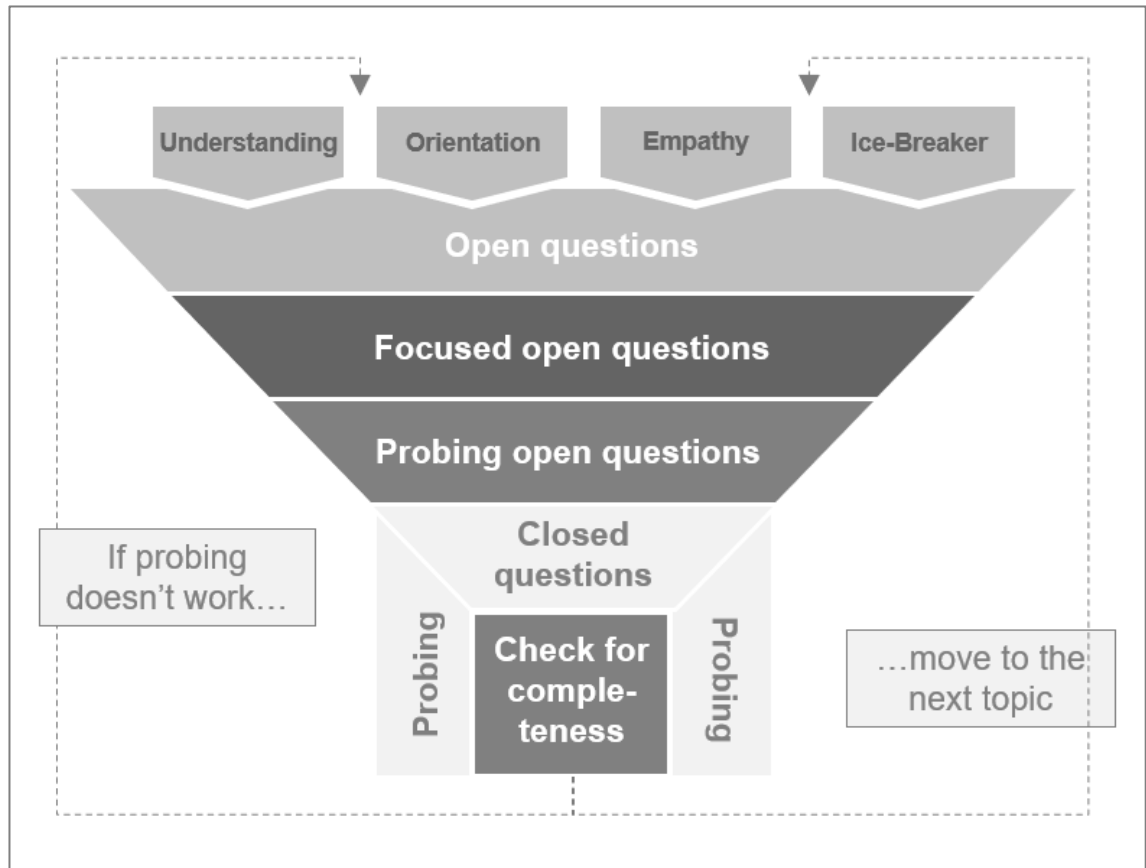
Accusatory Questions are rather unfair and improper as they assume wrongdoing on the part of the interviewee and the interviewee is likely to become uncooperative if questioned in this way. Hence, a careful choice of words is critical (ibid.).

According to a study by Walsh and Bull (2012), the overuse of closed and leading questions led to a lower quality in the *Account Phase*.

Walsh and Bull (2012) note that the PEACE model is not strictly linear, meaning that if a certain point that needs further clarification comes up in the *Closure Phase* while summarising the main aspects of the interview, the interviewer may ask further questions and thereby technically return to the *Account Phase*.

The *Funnel Model*, illustrated in Figure 20, is an effective approach to structure the questions in the *Account Phase* (Matsumoto et al., 2015). It is used in the interviews conducted by the author of this thesis.

Figure 20: Funnel Model for conducting Interviews



Source: Own representation following Matsumoto et al. (2015)

The analogy to a funnel that is used to pour a liquid describes the approach to start with broader open-ended questions and to gradually move on to narrower focused-open and probing open questions to closed questions that usually require a *yes* or a *no* as answer (ibid.).

Usually, the questioning techniques according to the *Funnel Model* are used per topic, e.g., a certain white-collar crime. The interviewer jumps back to the upper end of the funnel, starting again with open-ended questions when moving on to the next topic (ibid.) e.g., another white-collar crime committed by the interviewee.

In the *Closure Phase*, the interviewer summarises the information provided by the interviewee during the *Account Phase* with the aim to encourage the interviewee recalling further information or to clarify any uncertainties. Furthermore, information regarding the further process is provided with regards to what is happening with the information gathered as well as the interviewee is

asked if he or she would be available for any follow-up questions (Scott et al., 2015).

According to the PEACE model, the phase after conducting the interview itself (phases EAC; *Engage and Explain, Account, Closure*) is the *Evaluation Phase*. Walsh et al. (2017) point out that evaluation, as a means of professional development is a fundamental element of the PEACE model but suggest that although professionals are endorsing the PEACE model, many interviewers do not appear to customarily undertake the *Evaluation Phase*, resulting in only applying PEAC (without E i.e., the final *Evaluation Phase*).

Even when being asked to perform the evaluation, according to the study by Walsh et al. (2017), interviewers seldom evaluated with either reliability or validity. Based on the experience of the author of this thesis in conducting interviews in business, the importance of this phase is often underestimated and hardly time is taken to evaluate interviews.

For the interviews in this thesis, the author took the time to evaluate in the aftermath of each interview, if any changes are necessary with regards to further interviews e.g., revising the interview structure, adding, or removing certain questions, amending the questioning style, or paying attention to the use of certain words that caused undesired reactions. Hence, a proper reflection of the authors performance was conducted to identify potential areas of future development, which is critical to enhance quality during the study (Walsh et al., 2017).

3.5.7. Interview Guide

An interview guide for semi-structured interviews includes the most important questions and thus presents the basic guidance for the interview. The interview guide also contains some comments to open the discussion as well as a list of possible prompts to further explain some questions and to provide examples (Saunders et al., 2016).

Frost (2011) claims that pre-prepared questions in semi-structured in-depth interviews in IPA studies are posed openly and exploratory. The aim is to engage in a deep conversation with the interviewee seeking to understand how meaning

was made during *lived experiences* and how this understanding and sense-making informed the actions and behaviour of the participant.

In line with a phenomenological approach, the interview starts with descriptive open-ended questions and seeks to understand the overall context and situation of the participant. Subsequent questions open the interpretative avenues and encourage the participant to reflect on how they made sense and meaning of the outlined situations (Frost, 2011).

This is followed by another descriptive part where the interviewee explains the behaviour as a reaction based on the understanding of the situation. Again, this is followed by an interpretative part where the described reaction and behaviour is reflected by the participant (*ibid.*).

For the interview guide used in the semi-structured in-depth interviews of this thesis, please refer to Appendix 5.

3.5.8. Recording of Interviews and Transcriptions

To concentrate on the interviewee's explanations and statements as well as to facilitate building rapport and creating a trusting atmosphere for discussion, the interviews are audio-recorded if they initially agreed by signing the consent letter (Goodman, 2011; Free, 2015; cf. section 3.7. and Appendix 7).

All participants of this thesis consented to being audio-recorded during the interview.

Besides audio recordings, the author takes notes to manage the interview e.g., noting down upcoming questions that want to be asked at a later point of the interview to not interrupt the interviewee when in flow of speech.

Audio recordings are a verbatim account of an interview, provide a wide range of analytic options and furthermore capture the interviewee's tone of voice and style of speech enabling the researcher to better understand and interpret the responses (Guest et al., 2017).

The audio recording of each in-depth interview is then systematically transcribed by the author of this thesis study with the original verbatim and with the help of a standardised transcription protocol to ensure consistency of the transcript style.

As all 20 interviews for this thesis were conducted in German language, all transcripts are also prepared in German accordingly.

An example of an interview transcript that is translated into English by the author of this thesis is presented in Appendix 9. Interview quotes used to support the analysis sections are as well translated into English by the author of this thesis.

3.5.9. Presenting the data: Interviewees and Types of White-Collar Crimes

This section provides an overview of the interviewees, their committed white-collar crimes, their applied neutralisation techniques, and the perceived contextual influences.

This includes interviewees' demographic data, educational background, family status, and employment position.

The section also demonstrates various examples of interviewees' strong and well-established moral guidance and beliefs that committing white-collar crimes in general is not right. It also presents the type of white-collar crimes they committed.

3.5.9.1. Presentation of Interviewees

In total, interviews were conducted with 20 perpetrators of deeds that are classified as white-collar crimes¹⁵ in the period between July and October 2021. The interviews were conducted remotely via phone as the situation around Covid-19 made face-to-face interviews difficult due to the social distancing recommendations.

An overview of the 20 interviewees with regards to their demographic data, educational background, family status, and employment position is provided in Tables 11 and 12.

¹⁵ The deeds covered are classified as white-collar crimes according to the German Criminal Code, e.g., working time fraud or continued payment fraud are different types of *fraud* which is codified in § 263 'Fraud' in the German Criminal Code.

Interviewees are anonymised and provided with numbers from 1 to 20. The numbers are provided on a random basis and do not indicate the chronological order of interviews conducted.

Table 11: Overview of Interviewees’ demographic Data

Interviewee Number	Gender	Age	Family status	Number of Children	Level of Education
1	female	51-60	Single	0	Middle School
2	male	41-50	Married	2	Master
3	male	31-40	Married	1	Bachelor
4	male	31-40	Married	0	Master
5	male	31-40	Single	0	Middle School
6	male	31-40	Married	0	Bachelor
7	male	31-40	Single	0	Master
8	male	31-40	Married	0	Master
9	male	31-40	Single	1	Master
10	female	31-40	Single	0	Doctorate
11	female	31-40	Married	0	Bachelor
12	male	31-40	Married	2	Master
13	male	31-40	Single	0	Master
14	male	31-40	Married	1	Master
15	male	31-40	Married	0	Master
16	male	31-40	Married	1	A-Levels
17	male	31-40	Married	0	Master
18	male	31-40	Married	1	Master
19	female	31-40	Single	0	A-Levels
20	female	31-40	Single	0	Master

Source: Own representation

Out of the 20 interviewees, 5 are female (25 percent) and 15 are male (75 percent).

18 interviewees are aged 31-40 (90 percent). Only two interviewees are older, one male in the range of 41-50 and one female in the range of 51-60.

Twelve of the interviewees are married, whereas eight are singles.

It turned out during the interviews that six out of the eight interviewees who are not married, however are in permanent relationships living in a shared household with their respective partners. Seven interviewees have children, whereas two of these seven have two children and the other five interviewees have one child. 13 interviewees do not have children.

16 interviewees have a university degree, whereas three hold a bachelor's degree, twelve hold a master's degree and one holds a doctorate. Two interviewees have passed their A-levels without any further university education and another two interviewees have passed middle school. Those who passed middle school and a-levels all have accomplished a subsequent apprenticeship.

In brief, the interviewees are predominately in the age range of 31-40 (90 percent; 18 out of 20), male (75 percent; 15 out of 20) and hold a university degree (80 percent; 16 out of 20). Many of the interviewees are married (60 percent; 12 out of 20) and do not have children (65 percent; 13 out of 20).

All interviewees confirmed to be German passport holders and grew up in Germany with no interruptions. As an exception, one interviewee spent several years abroad due to family reasons. As this interviewee still grew up in German communities and went to German schools, no major cultural influence is considered by that person with regards to beliefs and values.

As a limitation of this thesis, the interviewees usually committed more than one type of crime at different stages in their lives. This means that – except gender – the interviewees demographic data could be different at the point of time when a white-collar criminal deed was committed. For example, an interviewee who is now in the age range of 31-40, holds a master's degree, is married, and has a child, reported about a white-collar crime committed during an employment at the beginning of their twenties, single with no children and no further university degree. Table 12 provides an overview of the industries and positions of the interviewees.

Table 12: Overview of Interviewees' Employment Positions

Interviewee Number	Industry	Position
1	Healthcare	Clerk
2	Medical Technology	CEO
3	Textile and Clothing	Clerk
4	Textile and Clothing	Clerk
5	Hotel and Restaurant	Team Leader
6	IT	Team Leader
7	Management Consulting	Team Leader
8	Management Consulting	Team Leader
9	Advanced Manufacturing	Clerk
10	Advanced Manufacturing	Division Leader
11	IT	Clerk
12	Banking	Division Leader
13	Architecture	Team Leader
14	Management Consulting	Team Leader
15	Management Consulting	Team Leader
16	Furniture	Clerk
17	Consumer Goods	Team Leader
18	Banking	Team Leader
19	Healthcare	Clerk
20	Advanced Manufacturing	Clerk

Source: Own representation

Twelve interviewees hold leadership positions, nine are team leaders, two are division leaders and one is CEO. Eight interviewees are clerks without personnel responsibilities.

Industries the interviewees work in are very mixed, four work in management consulting companies, three in advanced manufacturing industries, two in the banking industry, two in the IT industry, two in the textile and clothing industry, two in healthcare and one in the medical technology industry, one in the consumer goods industry, one in the furniture industry, one in the hotel and restaurant industry and one in the architecture industry.

As the interviewees usually committed more than one type of crime at different stages in their lives. This means that the interviewees employment data could be

different at the point of time when a white-collar criminal deed was committed. For example, an interviewee who is now a division leader in the banking industry, reported about a white-collar crime committed during an employment as a clerk in a management consulting company.

As the focus of this thesis isn't the analysis of how demographic or employment characteristics influence the perpetration of white-collar crimes or the application of neutralisation techniques, these limitations are considered to be not relevant for this research's findings by the author of this thesis.

The collection of demographic and employment data prior to the interviews helped the author of this thesis with the preparation for the interviews and furthermore with the interpretation of the information provided during the interviews regarding the deeds, applied neutralisation techniques and described interpersonal situations.

3.5.9.2. Value Systems of the Interviewees

At the beginning of the in-depth interviews, the interviewees were asked to describe themselves as persons as well how other people see and describe them. This is to get an impression of their self-perception and that of others. By asking about the perception of themselves by others, the interviewees need to mentally put themselves into the shoes of other persons e.g., family members, friends or colleagues and superiors at work. This helps to gather an initial impression of the interviewee's self-perception and self-awareness as well as their moral beliefs and values.

Most of the participants described themselves, either from their own point of view or from the point of view of others, with many positive character traits, attributes, and attitudes, such as warm-hearted, friendly, open, humorous, or optimistic (Interviewees 1, 8, 9, 12, 15, 16, 17, 18, 20) e.g.,

- *"I am a warm-hearted person [...], reliable and punctual."* (Interviewee 1)
- *"I'm friendly, polite and courteous"* (16)
- *"I am good-natured and quite optimistic. I am not selfish. In private, I have been told that I am empathetic and compassionate and that I am there for others when they need me."* (20)

Many of the participants highlighted that they are honest and persons with integrity (Interviewees 3, 4, 7, 8, 9, 12, 13, 15, 16, 18, 19) which provides a clear picture of the moral values and beliefs of the interviewees e.g.,

- *“I would also describe myself as loyal and with integrity.”* (4)
- *“I am definitely loyal and honest. I also believe that I have integrity.”* (8)
- *“I have been told by my employers that I am loyal and sincere.”* (13)

At this point, it should be mentioned that all participants admitted in the initial questionnaire – that served to select them as interviewees – have committed one or more deeds that can be classified as white-collar crimes, although most of them was not caught or convicted. Nevertheless, this self-perception of honesty and integrity provides the basis for cognitive dissonance to arouse (cf. section 2.5.) once the deeds were committed. This in turn makes the application of neutralisation techniques necessary (cf. section 2.6.).

Further character traits that were mentioned with regards to the interviewees' morality are reliability and trustworthiness (Interviewees 6, 9, 10, 12, 13, 14, 15, 16, 17, 19) e.g.,

- *“I am a very reliable person.”* (6, 16)
- *“People definitely describe me as reliable. This is true in my professional and private life.”* (10)
- *“In most situations in life, reliability has also been continuously mirrored to me, which is also quite important to me myself.”* (14)

One interviewee even highlighted that she is law-abiding and that company agreements are very important to her. This person nevertheless reported to have committed continued payment fraud, accepted unauthorised gifts, and used company assets privately without authorisation:

- *“I always stick to the rules. Company agreements are very important to me, also that my team adheres to them so that supervisors cannot harm my team for any rule breaking.”* (1)

Many of the interviews also see themselves as team players, patient, or caring leaders (Interviewees 1, 3, 8, 9, 15, 18, 19, 20) e.g.,

- *“I am a team player and can take a mediating position between my co-workers and superiors.”* (1)
- *“As a leader, I also put myself very much in front of the team and I think a healthy culture of mistakes is very important.”* (3)
- *“I am not selfish, and I am a good team player at work.”* (19)

Asked for negative character traits and attitude, the interviewees mentioned impatience or unpunctuality and attitudes like direct communication that led to trouble in past situations as it was perceived negatively by others (Interviewees 7, 9, 14, 15, 16, 17, 18, 19) e.g.,

- *“In some places I am also impatient. Sometimes perhaps not serious enough.”* (9)
- *“I also compare myself a lot with others and am sometimes jealous and envious of others.”* (14)
- *“When I express my opinion with my direct and open manner, I sometimes get into trouble. My often too direct and quick-tempered manner in conflicts has also been mirrored to me. I can be temperamental and quick-tempered in conflicts, but I am not moody.”* (19)

Furthermore, two interviewees mentioned that they are selfish to a certain extent:

- *“I tend not to be patient. To a certain extent, I am also selfish. I can also be impulsive at times; for better or for worse.”* (10)
- *“I have received feedback both professionally and privately that I sometimes act selfishly and only look out for my own benefit, showing too little consideration for others.”* (15)

Four interviewees (5, 6, 8, 14) mentioned that they can be moody from time to time e.g.,

- *“The fact that I can be moody and even aggressive was not directly reflected to me by other people; it was more a feeling that I had in certain situations.”* (5)
- *“I can also be moody, and I am often. I think other people call me moody as well.”* (8)

One interviewee directly mentioned at this stage of the interview that he did not stick to rules in his past employment and as a result got into trouble:

- *“In my last job, I was someone who didn't stick to the rules. I also questioned things and sometimes got in trouble for it. In these rigid company structures, you do some things because you've always done them that way and I never understood that. I have always challenged that, and thereby I have often been a source of criticism. That's no longer the case today, because I'm now working in a setting where I'm given freedom and where it's appreciated that I'm more of an out-of-the-box thinker.” (4)*

In conclusion, the interviewees have positive self-perception but also critically reflect on negative character traits and attitudes when asked about them.

Especially with regards to values like integrity and honesty, many of the interviewees claimed these for themselves. On the other side, none of the interviewees confessed to be without integrity, dishonest or untrustworthy.

Hence, with regards to the moral beliefs and values linked to traits like integrity, honesty and trustworthiness, the interviewees provide a clear overall picture. As these beliefs and values are associated with acting morally and would be affected when the persons commit white-collar crimes, they will need to apply neutralisation techniques (cf. section 2.6.) to reduce cognitive dissonance (cf. section 2.5.).

The next section provides an overview of the white-collar crimes that were committed by the 20 interviewees

3.5.9.3. Types of White-Collar Crimes

To help the interviewees of this thesis recall the various deeds they might have committed, the questionnaire that was initially sent to the potential participants of this thesis (cf. section 3.5.5.), asked for eight different types of white-collar crimes including practical examples that are typically seen as trivial offences by society and hence are committed frequently by many employees, albeit causing much economic damage. Table 13 provides an overview of the white-collar crimes committed by the 20 perpetrators interviewed in this thesis.

Table 13: Overview of Interviewees' White-Collar Crimes

Interviewee Number	Crime Type							
	1	2	3	4	5	6	7	8
1		X			X	X		
2			X	X	X		X	
3	X	X	X					X
4	X	X	X					
5			X					
6		X						
7		X						
8	X	X		X				
9					X	X		
10						X		X
11	X	X						
12	X	X						
13	X		X	X				
14						X		
15	X	X	X	X		X		
16	X	X	X			X		
17	X		X					
18	X	X	X			X		
19	X		X		X		X	
20		X						
Sum	11	12	10	4	4	7	2	1

Source: Own representation

Legend for crime types

Crime Type 1: Working time fraud

Crime Type 2: Continued payment fraud

Crime Type 3: Theft

Crime Type 4: Expense fraud

Crime Type 5: Unauthorised acceptance of gifts

Crime Type 6: Unauthorised private use of company assets

Crime Type 7: Disclosing internal company information/insider knowledge

Crime Type 8: Sabotage

Continued payment fraud i.e., pretending to be ill although this is in fact not true, also known as skiving, was committed at least once by 60 percent (12 out of 20) of the interviewees. 55 percent (11 out of 20) of the offenders committed working time fraud i.e., pretending to work or recording working hours in the company's time-recording system although actually not working. As there is a similarity in the nature of these two crime types, it is not surprising that there is a considerable overlap of eight interviewees who committed continued payment fraud as well as working time fraud.

Another 35 percent (7 out of 20) have used company assets privately without authorisation, 20 percent (4 out of 20) have committed expense fraud and as well 20 percent (4 out of 20) have accepted gifts without authorisation. 10 percent (2 out of 20) of the interviewed offenders reported they have disclosed confidential company information as well as 10 percent (2 out of 20) interviewee confessed to have committed an act of sabotage.

For all crime types, perpetrators from various industries were included, so no pattern could be derived with regards to a certain industry and a certain crime type.

With regards to the positions held by the interviewees, all crime types, except expense fraud and sabotage were represented among those who committed deeds as clerks and all crime types were represented among the interviewees who committed deeds when in leadership positions.

Furthermore, no pattern could be identified with regards to the gender of the interviewed perpetrators. Among the five women, all crime types were represented, except expense fraud. Given the small sample size of five woman it is neither considered a significant finding that seven out of eight predefined crime types were represented nor that one (expense fraud) was not.

Among the 15 interviewed male offenders, all crime types were represented. With regards to the marital status, all crime types were represented among both, single and married interviewees. It can be highlighted that 75 percent (9 out of 12) of the married interviewees committed working time fraud compared to only 25 percent (2 out of 8) of the single interviewees. Similarly, 75 percent (9 out of 12) of the married interviewees committed continued payment fraud compared to only 37.5 percent (3 out of 8) of the single interviewees.

Furthermore, all crime types were represented among those who had no children as well as those with children. Hence, no significant pattern could be identified with regards to the number of children of the interviewed perpetrators and the committed crime types.

Among the 20 percent (4 out of 20) of the interviewees who do not hold any university degree, all crime types were represented except expense fraud and sabotage. In turn, all crime types were represented among the 80 percent (16 out of 20) of the perpetrators who hold a university degree.

Regarding the age of the interviewed perpetrators, among the 10 percent (2 out of 20) of the perpetrators who were not in the dominating age range of 31-40, all crime types are represented, except working time fraud and sabotage. In turn, all crime types are represented among the 90 percent (18 out of 20) of the interviewees who fall into the age range of 31-40.

It's worth noting that the validity of this short analysis of relationships between the demographic and employment characteristics and the committed types of white-collar crimes is limited in terms of generalisability. It rather demonstrates that the sample is quite mixed and diverse, and no clear patterns can be derived.

As this thesis seeks to analyse the influence of interpersonal relationships on human behaviour, the demographic and employment characteristics as well as the type of white-collar crime committed are only incidental (cf. Wikström, 2022).

3.6. Objectives of Data Analysis

For this thesis, qualitative data is gathered by conducting 20 semi-structured in-depth interviews with individuals who committed white-collar crimes.

The answers given and views provided by the interviewees are analysed considering the research aim and objectives (cf. section 1.2.). All conducted in-depth interviews accumulate to a huge set of qualitative data that inductively allows to derive meaning and propositions through comparative analyses (Boeri and Lamonica, 2015).

For the sake of this research, 20 in-depth interviews were conducted with white-collar criminals to examine how they attach meaning to their perceptions of interpersonal situations at their workplace as well as which emotions and feelings are related to these perceptions and how these subsequently influence the formation and development of neutralisation techniques that are applied to eventually commit a white-collar crime.

The research aim and hence the objective of the data analysis is to explore if and how workplace relationships influence the application of a neutralisation technique by a white-collar criminal.

As the interviews are conducted in German language, the audio recordings and the transcripts are in German as well. The original German transcripts are analysed with the help of the computer software NVivo¹⁶ and the analysis follows the staged IPA process according to Frost (2011) and Smith (2015):

- The first stage includes reading the whole transcript several times and become thoroughly familiar with the information gathered in the in-depth interview. Exploratory comments that are made during the interview are merged with the verbatim transcriptions and further notes and comments are made during this initial detailed textual analysis. A close engagement with the transcript is reached by focusing on content, use of language, context and interpretative comments and reflections.
- In the second stage the initial notes are transformed into emerging themes. The main task of this stage is to formulate concise phrases that are on the one hand grounded particularly in the text and on the other hand have a certain level of abstraction to create a conceptual understanding. At this stage the scope broadens, and the researcher is also influenced by having thoroughly read the whole transcript.
- In the third stage the emerging themes are clustered together and labelled according to conceptual similarities. The task is to look for patterns and to develop a structure that highlights converging ideas.
- In the fourth stage, a comprehensive table of main themes and sub-themes is established.

This staged process is repeated with every interview transcript to subsequently broaden the table of themes by successively developing patterns, similarities, and contradictions (Frost, 2011). The final table of themes acts as an accumulation of all interviewees' experiences and perceptions with regards to the research questions (Smith, 2015).

The four staged IPA process is presented in section 3.4. The final table of themes and sub-themes is presented in section 4.1. (cf. table 14, pp. 153f.).

¹⁶ NVivo 12 Pro, Version 12.6.1.970 (64-Bit) was used to support the data analysis for this thesis. The respective license was granted by Sheffield Hallam University to the author of this thesis.

A narrative account of the table of themes is written up as an interplay between the interviewees' words and the interpretations of the researcher. The main themes are covered one by one, and the writing style reflects the IPA approach retaining the *voice* of the interviewees and providing the reader with illuminations regarding the researcher's interpretations (Frost, 2011).

This narrative account is presented in section 4.2. along four identified main themes and various sub-themes.

Throughout section 4.2. *Analysing the themes*, various theoretical contributions are presented and grounded on the interviewees' experiences and perceptions. The themes are accompanied and supported by (sub-)conclusions as well as propositions to capture the relations and differences among the findings (Whetten, 1989).

In literature, there is disagreement whether the relation of themes to each other is expressed as a *proposition* or as a *hypothesis*. According to Cooper and Schindler (2014), a proposition "may be used to assess the truth or falsity of relationships among observable phenomena" (p. 71) and hence is used by researchers to summarise certain results of their analysis.

When a proposition is advanced for testing, it is called hypothesis and defined as "a tentative descriptive statement that describes the relationship between two or more variables" (p. 658).

Bacharach (1989) agrees, "while propositions state relations among constructs, and on the more concrete level, hypothesis (derived from the propositions) specify the relations among variables" (p. 500).

Thus, propositions are rather qualitative in nature and at a higher conceptual level than hypothesis. They are written in declarative form and indicate a cause-effect relationship (Cooper and Schindler, 2014).

Moreover, the propositions are not tested statistically but approached through qualitative research methodology. Hypothesis in contrast require data allowing the researcher to test variables among each other (Bacharach, 1989).

Hence, for this qualitative IPA thesis, the term *proposition* is used, however, the propositions can be taken forward as hypotheses to be validated in future studies.

3.7. Ethical Considerations

In research, ethics refer to the standards of behaviour that guide the researcher's conduct in relation to the rights of those who become the subject of research or are affected by it (Saunders et al., 2016).

Bryman and Bell (2007) as well as Silverman (2010) propose important principles that relate to ethical considerations in doctoral theses. Considering overlaps between the lists of both studies, a list of ten ethical principles is created and it is explained how these principles are addressed by the author of this thesis in Appendix 6.

Complying with ethical requirements and the integrity of research are essential for Sheffield Hallam University (SHU). Consequently, before an actual research project begins, the researcher is required to obtain official ethics approval.

Every research project is required to act in accordance with standards of good practice. "The welfare of research participants and the integrity of research is paramount to [SHU]. To ensure both are addressed, every research project is required to be undertaken in accordance with commonly agreed standards of good practice as laid down in the Declaration of Helsinki, by the Research Councils and the European Science Foundation amongst others." (SHU, 2022).

The research proposal for this thesis has undergone an ethical approval process.

The research conducted in this thesis under the title "Influencing factors of workplace relationships on neutralisation techniques applied by white-collar criminals" has been granted ethics approval by the Sheffield Business School Ethics Committee on 17 May 2021.

3.8. Motivation, Qualification, and Experience informing this research

Planning an in-depth interview requires more than organising a place, time and finding appropriate interviewees. Furthermore, the researcher needs to be physically and mentally prepared and capable to conduct an in-depth interview. It is essential for proper research that the interviewer of an in-depth interview is comprehensively trained (Guest et al., 2017).

At the time this doctoral thesis is submitted, the author worked in the field of compliance and fraud investigation for international consulting companies (KPMG and EY) for almost a decade.

Projects in the preventive area e.g., had the focus on developing or examining the effectiveness of internal controls systems or compliance management systems. Reactive projects are usually forensic investigations with the focus on resolving allegations or already proven cases of white-collar crime, such as embezzlement, bribery, or financial statement fraud.

During his career, the author was profoundly trained in conducting forensic interviews. After becoming a manager in 2017, he acted as a trainer for forensic interviewing himself at big international clients and for other staff members internally the last five years. Throughout his career, the author thus conducted more than 100 interviews with suspects, whistle-blowers, witnesses, and other persons of interest with regards to sensitive white-collar criminal topics. Hence, the author is quite experienced in conducting these kinds of interviews and handling those sensitive topics in an adequate manner.

Driven by the passion for his profession, the author was on the one hand fascinated by the schemes the perpetrators used to defraud their companies as well as by their behaviour itself. The author constantly asked himself the question why otherwise sincere individuals become employees who commit a white-collar crime (cf. Stadler and Benson, 2012). The search for answers brought the author to *Neutralisation Theory* (Sykes and Matza, 1957) and the question how interpersonal relationships at the workplace might influence the application of neutralisation techniques.

This doctoral thesis is the profound scientific result of addressing these questions, which emerged during the author's professional career.

3.9. Summary of the Research Methodology for this Thesis

Based on the ontological, epistemological, and axiological stances reflected with the help of the HARP¹⁷ tool (Saunders et al., 2015) as well as with regards to the research aim and objectives, this thesis is based on a subjectivist view, an interpretivist research philosophy as well as a phenomenological strand.

The way of logical reasoning that is underpinning this thesis is an inductive approach that allows meanings or patterns to emerge from the data collected (Saunders et al., 2016).

Interpretative Phenomenological Analysis (IPA) is chosen as the research strategy for this thesis to understand how the participants make sense of their personal and social world (Smith, 2015).

Seeking to examine the influencing factors on neutralisation techniques applied by white-collar criminals, this thesis focuses on the *lived experiences* of the participants and their innermost deliberations that triggered the perpetration of their deeds (cf. Alase, 2017).

The primary *data collection method* to address the research aim of this thesis is conducting *semi-structured in-depth interviews* with a sample of white-collar criminals in Germany, following a *nonprobability purposive sampling method* because information shall be sought from a relatively hidden, hard-to-reach and specialised population (cf. Neuman, 2014).

As the data for this research is gathered through conducting in-depth interviews with white-collar criminals as the single data collection technique, this thesis follows a *mono-method qualitative research approach* (Saunders et al., 2016).

¹⁷ HARP stands for *Heightening the Awareness of the Research Philosophy* (Saunders et al., 2016). The tool consists of 30 questions i.a., regarding the researcher's ontology, epistemology, axiology. Please refer to Appendix 1 for the detailed results of the HARP test by the author of this thesis.

The time horizon of the research is *cross-sectional*, since a cross section of the targeted population is selected and interviewed at one point in time (Krohn et al., 2009).

As the interviews for this thesis were conducted in 2021 during the Covid-19 pandemic, access to prisons was denied when the author of this thesis submitted an official application to the German Ministry of Justice to conduct interviews for a research project with inmates.

As non-convicted and thus non-arrested white-collar criminals are hard to find, the author of this thesis send a questionnaire to his private and business network (e.g., via private messages on the professional network platform *LinkedIn*) to identify potential interviewees who match the target population and who volunteer being interviewed for this thesis.

The questionnaire was created, distributed, and analysed with the help of the software Qualtrics CoreXM¹⁸ in German language. The questionnaire is presented in Appendix 3.

As the interviews were conducted in German language, the audio recordings and the transcripts are in German as well. The original German transcripts are analysed with the help of the computer software NVivo¹⁹ and the analysis follows the four-staged IPA process according to Frost (2011) and Smith (2015).

A narrative account of the table of themes is written up as an interplay between the interviewees' words and the interpretations of the researcher. The main themes are covered one by one, and the writing style reflects the IPA approach retaining the *voice* of the interviewees and providing the reader with illuminations regarding the researcher's interpretations (Frost, 2011).

This narrative account is presented in the following chapter 4 in section 4.2. along four identified main themes and various sub-themes. As the objective of in-depth

¹⁸ An EY company account for Qualtrics CoreXM is used. The platform is hosted in Qualtrics' AWS Cloud in Frankfurt, Germany. Data for this thesis' survey is only accessible by the author of this thesis.

¹⁹ NVivo 12 Pro, Version 12.6.1.970 (64-Bit) was used to support the data analysis for this thesis. The respective license was granted by Sheffield Hallam University to the author of this thesis.

interviewing in qualitative research is to elucidate experience and generate propositions but not to test them (Goodman, 2011), (interim-) conclusions as well as propositions are derived at appropriate points throughout section 4.2. to capture the relations and differences among the findings (Whetten, 1989).

4. ANALYSIS AND FINDINGS

This chapter covers the analysis of 20 in-depth interviews and presents the derived findings with regards to the research aim to explore if and how workplace relationships influence the application of neutralisation techniques by white-collar criminals.

Section 4.1. briefly summarises the IPA approach that was used by the author of this thesis to analyse the transcripts of the 20 interviews with the help of the computer software *NVivo 12 Pro*.

Section 4.2. is the main part of this chapter and analyses in detail the interviewees' accounts along the (sub-) themes.

Section 4.3. presents an overview of all propositions that are derived during the detailed analysis in section 4.2. as a summary of the main findings.

4.1. Interpretative Phenomenological Analysis (IPA)

The analysis will follow the staged IPA process according to Frost (2011) and Smith (2015):

1. Familiarizing with the Data
2. Emerging Themes
3. Clustering the Themes
4. Final table of main Themes and Sub-Themes

For a detailed description on the stages please refer to section 3.4.

The result of the fourth stage is a comprehensive table of main themes and sub-themes, presented in Table 14. The main themes are addressing the four research questions (cf. section 1.2.), whereas theme 1 is linked to research objective 1, theme 2 to research objective 2, theme 3 to research objective 3 and theme 4 to research objective 4.

Table 14: Overview of main Themes and sub-Themes

#	Themes and Sub-Themes	Research Objective	Section
1.	Theme 1: Meaning of interpersonal situations at the workplace	Addressing research objective 1:	4.2.1.
1.1.	Relationships with peers	<i>examine how white-collar criminals attached meaning to certain interpersonal situations at their workplace experienced prior to committing the deed</i>	4.2.1.1.
1.2.	Cross-hierarchical relationships between superiors and subordinates		4.2.1.2.
1.3.	Blurring between work and private life		4.2.1.3.
1.4.	Workplace friendships		4.2.1.4.
2.	Theme 2: Influence of emotions and corresponding feelings on behaviour	Addressing research objective 2:	4.2.2.
2.1.	Negative emotions and feelings in interpersonal situations at the workplace	<i>understand the emotions and corresponding feelings, which white-collar criminals perceived during and after these concrete interpersonal workplace situations, experienced prior to committing the deed.</i>	4.2.2.1.
2.2.	Change of behaviour due to negative emotions and feelings related to negatively perceived interpersonal situations		4.2.2.2.
3.	Theme 3: Influence of others behaviour on the application of neutralisation techniques and committing the deed	Addressing research objective 3:	4.2.3.
3.1	Influence of peer behaviour on the application of neutralisation techniques and committing a white-collar crime	<i>explore how the perceptions of interpersonal situations as well as the evoked emotions and corresponding feelings serve as a breeding ground for the formation, development, and application of neutralisation techniques by white-collar criminals, eventually enabling them to commit the deed(s).</i>	4.2.3.1.
3.2.	Influence of superior behaviour on the application of neutralisation techniques and committing a white-collar crime		4.2.3.2.
3.3.	Influence of subordinate behaviour on the application of neutralisation techniques and committing a white-collar crime		4.2.3.3.
3.4.	No influence of others' behaviour on the application of neutralisation techniques and committing a white-collar crime		4.2.3.4.

4.	Theme 4: Reflecting on the criminal behaviour	Addressing research objective 4:	4.2.4.
4.1.	Reflecting on the criminal behaviour regarding its repetition	<i>evaluate if the white-collar criminals believe that an alternative or opposite behaviour of any involved workplace actor would have prevented the emergence and development of the applied neutralisation techniques and in turn enhancing the likelihood of refraining from the perpetration of the deeds.</i>	4.2.4.1.
4.2.	Reflecting on the alternative behaviour of other social actors and its hypothetical influence		4.2.4.2.
4.3.	Reflecting on alternative non-criminal behaviour in a changed setting		4.2.4.3.
4.4.	Reflecting on further influencing factors on the criminal behaviour		4.2.4.4.

Source: Own representation

4.2. Analysing the Themes

In this section, a narrative account of the table of themes (cf. Table 14, pp. 153f.) is written up as an interplay between the interviewees’ words and the interpretations of the author of this thesis. The main themes are covered one by one, and the writing style reflects the IPA approach retaining the *voice of the interviewees* and providing the reader with illuminations regarding the interpretations of the author of this thesis (Frost, 2011). Each sub-theme is covered by a sub-section and includes interim conclusions after certain thematic blocks for a better understanding. The findings are linked to prevailing literature throughout this chapter. Furthermore, propositions are derived from the (interim) conclusions and are summarised in the final table of propositions at the end of this chapter (cf. section 4.3.). The propositions are linked to prevailing literature throughout this section as well as in chapter 5 *discussion and conclusions*.

4.2.1. Theme 1: Meaning of interpersonal Situations at the Workplace

The main aim of this thesis is to explore if and how workplace relationships influence the application of neutralisation techniques by white-collar criminals.

Therefore, it is critical to examine the importance and relevance of workplace relationships and especially how the perpetrators attach meaning to the perceptions of certain interpersonal workplace situations (cf. research objective 1, section 1.2. and Table 14, pp. 153f.).

Sub-theme 1.1. analyses this with regards to peers, whereas sub-theme 1.2. analyses cross-hierarchical relationships between superiors and subordinates. Sub-theme 1.3. looks at the perceived blurring of work and private life because of enhanced workplace relationships and sub-theme 1.4. looks at workplace friendships as a very intense version of workplace relationships.

4.2.1.1. Relationships with peers

This sub-theme analyses the importance and relevance of peer relationships as perceived by the perpetrators.

Interviewee 5 reflects that it is important for him to get along well with his colleagues:

“I got on very well with many colleagues [...]. But there were also one or two colleagues I didn't like, which was mutual. It was very exhausting while working in a small team with them. That's why I try very hard to maintain a good relationship with all my colleagues” (Interviewee 5).

In a similar vein, interviewee 9 reports that it was very different at different employers, experiencing fair but also choleric superiors. He always tries to build up good relationships with colleagues as he perceives they make every day work easier.

Interviewee 8 also reports that good peer relationships are very important for him:

“Overall, it is very important for me to get along very well with my direct superiors, colleagues, and subordinates. If there are many conflicts, I don't like to go to work” (Interviewee 8).

Proposition 1.1: Good peer relationships are very important for employees as they are the basis for a good working climate. In turn, bad relationships among peers are experienced as quite exhaustive and are avoided when possible.

This proposition is in line with findings by Wright and Morrison (2009), that interpersonal relationships at the workplace are an extraordinarily salient aspect of employees' happiness and wellbeing and also with Mikkola and Nykänen, (2019) that conflicts, disputes, and problematic relationships lead to the contrary.

4.2.1.2. Cross-hierarchical relationships between superiors and subordinates

Interviewee 1 has worked in a medical centre as a physician for 38 years and had a team leader position for the last 36 years. She emphasises how important good relationships with her team members are to her. This close team spirit also led to sticking together in times of change or against unpleasant superiors.

Interviewee 4 reports to have developed a good relationship to his superior that is still lasting although he is working for another company today.

Interviewee 15 reports that it is very important for him to have a good relationship with his staff, as he generally is a person who rather avoids conflicts because harmony is important for him. Thus, interpersonal relationships are very important for him and he describes to have a cooperative and friendly management style. If interpersonal relationships are shaken due to difficult situations, this triggers strong emotions and feelings in him.

Proposition 1.2: Good cross-hierarchical relationships are very important for employees. In turn, bad relationships with superiors or subordinates are experienced as quite exhaustive and are avoided when possible.

Hence no significant differences could be identified regarding peer-relationships compared to cross-hierarchical relationships.

This is in line with the findings of several studies that have analysed the nature of workplace relationships and highlight the importance of positive interpersonal relationships for employees as well as the perceived disadvantages of negative

ones (e.g., Dutton and Heaphy, 2003; Ragins and Dutton, 2007; Colbert et al., 2016).

4.2.1.3. Blurring between work and private life

Interviewee 1 describes how close the relationships became already in the first years in her job and how she lost distance to her colleagues:

“We worked very closely together in [our department], were close friends and also went out together in private. In the following years, this changed a bit, and I kept more distance to new staff members, so that I could also better fulfil my role as team leader. When you are very good friends in your private life, it is often not so easy to give someone professional instructions” (Interviewee 1)

When she became a team leader, she kept more distance to her colleagues, assuming that it would be more difficult for her to take disciplinary action against workplace friends. This behaviour can be linked to Wang et al. (2018) who conclude that whistleblowing willingness of employees can turn down due to very strong interpersonal relationships as they do not want to betray each other.

In a similar vein, Interviewee 2 holds the view that the workplace and the professional cannot be separated from the private part of once live:

“I always try to have a very open and transparent, friendly, trusting relationship with colleagues, employees, and superiors. For many people it is very important to strictly separate the workplace and the professional from the private. For me, it's all one life and these are only certain parts of a life, but if someone sees it completely differently, it's sometimes difficult to build up more than a purely professional relationship. That then sometimes harbours conflict potential.” (Interviewee 2)

Interviewee 3 reports interpersonal relationships to colleagues and superiors that are very interwoven with the private life:

“I also had a lot of friends there I would call ‘colleague friends’ with whom I met at the weekends to have a beer for example. I once had a private

mountain bike weekend at Lake Garda with my supervisor as well. It is all very friendly and close at work” (Interviewee 3).

Interviewee 18 also confirms that the line between professional and private topics that he discusses with colleagues and some superiors is blurred. He even went on holiday with one of his superiors and undertakes private activities with colleagues:

“When you work in an area for a long time, you create an atmosphere of trust. So far, I have always had a very close and trusting relationship with my managers. I have also done things privately with the managers, for example a joint holiday. This changes with different superiors. With my current boss I have a trusting relationship, but rather cool and distant. My boss is also someone who doesn't mix his private and professional life.”
(Interviewee 18)

Interviewee 5 reports that it was different at different employers. He reflects that there was also a blurring line with regards to colleagues becoming companions in his private life:

“I got on very well with many colleagues and also undertook a lot of activities with them in my leisure time” (Interviewee 5).

Proposition 1.3: Blurring of the relationships with other workplace actors regarding work and private life is a frequently mentioned phenomenon, although for some employees it is quite important to strictly separate the professional from the private.

As more time is spent with co-workers on peer level than with anyone else at work and sometimes even more time is spent with co-workers than with family and friends (Comer, 1991) the “blurring effect” is a common result at the workplace.

4.2.1.4. Workplace friendships

As the workplace offers the opportunity to spend time with similar people, the development of workplace friendships is not uncommon (Cowan and Horan,

2014). Workplace friendships are reported by several interviewees (Interviewee 1, 2, 3, 4, 5, 8, 12, 14, 18, 19). Interviewees 3 and 4 as well as 8 and 15 even describe a workplace friendship between each other. As an example, the workplace friendship of interviewees 3 and 4 including its influence on the individual's behaviour is presented in the following.

Interviewee 3 and 4 started at the same time with their apprenticeship at the same employer and became good friends over the three years of apprenticeship and beyond, as they were each other's best man at their weddings over a decade later. With regards to the white-collar crimes, they committed they were heavily influenced by each other as will be shown in section 4.2.2. and 4.2.4.

This relationship can be classified as a *special peer relationship*, which are characterized by a high level of trust including discussions about a breadth of non-work-related topics and a high level of intimacy and social support (Sias et al., 2012; Kramer, 1994). Special peers are kind of best friends at work and talk about virtually any topic very openly (Kram and Isabella, 1985), such as problems with supervisors or other peers (Sias and Jablin, 1995). As both started their apprenticeship at the same time, the development of their close relationship was more likely to the fact that both had a physical proximity at work as well as with regards to their position. Moreover, they shared the same flat. They perceived each other as "sitting in the same boat" (Sias and Cahill, 1998). Furthermore, Sias and Cahill (1998) found that relationships become closer when employees perceive similarities regarding demographics and attitudes. This is also true for interviewee 3 and 4 who are the same age and enjoyed each other's personalities according to their remarks during the interviews (cf. Sias, 2008).

Having left his recent employer, interviewee 3 explains that it was very difficult for him to leave the company, because he had made a lot of workplace friends there and worries about whether the friendships will last.

Proposition 1.4: Workplace friendships as a common phenomenon are very meaningful for employees and often last beyond the employment where the friendship started and developed.

4.2.1.5. Summary Theme 1

The interviews show that good peer as well as cross-hierarchical relationships are very important for the interviewees and in turn, bad relationships are perceived as exhaustive and are avoided when possible. Work and private life blur regarding topics in discussions as well as during joint activities.

These findings on the meaning of interpersonal relationships at the workplace are in line with prevailing literature (e.g., Comer, 1991; Dutton and Heaphy, 2003; Ragins and Dutton, 2007; Wright and Morrison, 2009; Sias et al., 2012; Colbert et al., 2016; Mikkola and Nykänen, 2019).

4.2.2. Theme 2: Influence of Emotions and corresponding Feelings on Behaviour

Positive and negative emotions and feelings are evoked during interpersonal relationships at the workplace. This section analyses with regards to sub-theme 2.1. the emotions and feelings of the interviewees perceived during and after concrete interpersonal situations at their workplace prior to committing the deed (cf. research objective 2, section 1.2. and Table 14, pp. 153f.). Furthermore, and with regards to sub-theme 2.2., this section discussed any potential changes of behaviour due to negative emotions and feelings that were evoked by negatively perceived interpersonal situations.

The discussion if and how the perceived emotions and feelings influenced the formation and development of neutralisation techniques prior to the committed deeds will be discussed in the subsequent section 4.2.3.

4.2.2.1. Negative Emotions and Feelings through interpersonal Situations at the Workplace

Interviewee 1 works as team lead for physicians in a medical clinic and reported a situation about holiday planning of her team. According to her superior, only two full time equivalents can go on vacation at the same time to ensure working ability. In the concrete situation, two part-time and one full-time employee requested holiday. Considering the same amount of labour force as well as that all three employees had school-age children and were depended on school holidays in that particular week, interviewee 1 wanted to approve the vacation

requests. Not reaching an agreement with her superior, the official process stipulates that the division management is involved for clarification of such issues. Hence, a meeting took place with the division management, the department head (superior of interviewee 1), the team leader (Interviewee 1) as well as the concerned three colleagues. Interviewee 1 reports a critical situation during that meeting that hit her very hard emotionally:

“During the meeting, the head of my department raised her finger, pointed at me and said, ‘It’s all your fault that we are all sitting here’, because in her perception I hadn’t managed to get the colleagues to come to an agreement. I then remained calm and said that I had only followed the official process laid down in the company rules if no agreement was reached. My superior, the department head then said nothing more. Afterwards there was an agreement between the colleagues. But in that situation, she definitely tried to get me off the hook in front of the division management.

When she pointed her finger at me and said: ‘and this is your fault’, I deeply gulped and couldn’t believe that this is really happening right now.

Afterwards, I told her under four eyes that her behaviour in that situation hurt me. [...] She didn’t know what to respond. In my opinion, she is not capable of apologising to me. [...] I don’t see any sense of understanding on her part; she quickly becomes really aggressive.” (Interviewee 1).

The situation that her superior pointed a finger on her with accusing words evoked strong emotions and feelings of deep concern and distress with a short moment of paralysis. In the aftermath of the conflicting situation, interviewee 1 confronted her superior with her behaviour. Unfortunately, this did not lead to an apology by her superior, but it did make her feel a little better because she had addressed the situation.

When workers perceive unfair treatment, they hold someone responsible for that action or related inaction because it goes against their psychological well-being. If no one to blame could be identified, there would be no perceived social injustice. For this reason, the process of accountability, or how another actor in the workplace can be seen as culpable, is fundamental to the perception of *(in)justice* (Folger and Cropanzano, 2001).

Another conflicting situation with a superior is reported by interviewee 4, who went through all areas of the company, such as product management, marketing, or warehousing, in the course of his apprenticeship in the textile and clothing industry. One thing he emphasised was that he was getting angry and mad when he was treated in a condescending manner by a superior:

“But what I never got over was this very authoritarian tone, when I was told what to do because the person was convinced of doing something better.”

(Interviewee 4)

He reported a situation with a product manager from whom he felt deliberately bullied and where he demonstrated that he does not like such kind of behaviour. In the warehouse, he was supposed to sort out and dispose of old fabrics. The supervisor instructed him to dispose of the fabrics in a certain bin, which already contained old empty printer toners. He pointed out to her that the toners probably had to be disposed separately e.g., into another empty bin. She responded that she didn't care and that he should throw the fabrics into the bin with the printer toners. When the bin was already full of old fabrics, the caretaker approached him and scolded him that he could not dispose of printer toner and old fabrics in the same bin. After he explained that the supervisor had instructed him respectively, the caretaker asked the supervisor for the reason, but she denied any instruction in this regard. This behaviour made interviewee 4 very angry. The situation culminated in a conversation between him and the superior together with the human resources department for a clarifying discussion:

“Then I got angry and told her that I wouldn't be taken for a fool here, even if I was only a trainee.. I think she thought that I would pull out, but I stood my ground there, too. After that, the fronts were cleared, and we got on quite well with each other. But I remember this behaviour very well and what it triggered in me” (Interviewee 4).

After having stood his position, the workplace relationship with his superior has somewhat normalised again, but the evoked emotions of anger and resentment and the corresponding feeling considerably remained in his memory.

Another example situation was reported by interviewee 4 when he was a trainee in the export department. Flex-time hours were agreed at the company he worked for, allowing the employees to clock in between 7.30 a.m. and 9 a.m. and clock

out after nine hours between 4.30 p.m. and 6 p.m. Interviewee 4 was on telephone duty that day and his nine hours ended at 5 p.m.

At 5 p.m. sharp he had already shut down his computer and had his work bag in his hand ready to go home. Then his supervisor said that the computer was already off at 5 p.m. and someone could have called at the last minute of his telephone duty. The superior then wanted interviewee 4 to turn the computer back on for the one minute he turned it off too early in the superior's perception. But interviewee 4 refused to do that. He described his emotions and feelings in this situation very vividly:

"I then got a higher pulse and got angry. I was never the type to go berserk. I always kept myself under control and didn't have any choleric tendencies that would have made me completely lose my temper. It was then that I didn't want to deviate from my point of view and also can't if I have the feeling that I'm being treated unfairly or from above. That is always a very big difference for me, how people talk to me or deal with me. If the supervisor had said something reasonable about shutting down the computer, whether I could remember to not shut it down before 5 p.m. next time, then that would have been a tone in which I would reflect on my behaviour and admit my mistake. But saying that he feels that my learning curve is not a curve but a straight line and that I should sit down right now and switch the computer back on, then I get stubborn and certainly don't do what is asked of me. That is always a very strong trigger for me, the way someone addresses something and talks to me; I can't stand being condescended." (Interviewee 4)

Interviewee 4 highlights how the perceived behaviour of his superior and especially the insulting statement regarding his learning curve evoked strong emotions and feelings of anger and resentment.

Interviewee 15 described a situation where his superior made a proposal that was perceived very immoral to him. Working in a consulting firm, interviewee 15 was temporarily supporting a project team for several weeks where this superior was acting as the project leader. According to interviewee 15, he agreed with the project leader that he will work 75 percent of his available time for this particular project. In the following weeks interviewee 15 was called for a pitch for another important client that needed his full attention to win a lighthouse project. Although

he aligned with the team leader of the project where he temporarily assisted that he would reduce his effort in favour of preparing for the pitch of the other client, he did not align with the project leader. After realising in the statistics that interviewee 15 only worked around 40 percent for the project during the last month, the project leader confronted him with this fact. Interviewee 15 explained the situation around the pitch for the other client and the alignment with his direct team leader for whom this reduction was fine. Nevertheless, and as interpreted by interviewee 15, the project leader felt somehow deceived as 75 percent of the interviewee's time were agreed. The superior said to interviewee 15 that preparing a pitch is work that cannot be charged to clients unless the project is won, whereas working on the running project would have resulted in chargeable work. At this point the superior proposed to interviewee 15 in an "if I were you" statement that he should reactively record 50 percent of the time for the last month as vacation. This would result in less available working time and the 40 percent split up to the whole months would increase to 80 percent when split up on only two weeks of the last month:

"I was initially surprised that the superior with whom I had previously worked very closely for over a year would make such a - from my point of view immoral - proposal to me. When I thought about it for a while after the phone call, I was shocked and also disappointed, because I thought we had a good relationship. In the end, charging work to clients probably counted more for him than understanding my situation with the pitch for the other major client. In fact, during that month in question, I had been working 50 to 60 hours a week on a regular basis, including some weekends to reach the 40 percent for his project and to prepare everything for the other pitch in parallel. I was endlessly disappointed regarding the lack of appreciation that I should now retroactively convert the time I had worked hard - albeit for another pitch and moreover not billable to a client - into vacation. I was annoyed that he even suggested such a thing to me" (Interviewee 15).

Having worked very closely with the respective superior before, interviewee 15 was initially surprised by the perceived immoral proposal. After a relatively short time, however, a feeling of incomprehension and deep disappointment set in.

Two months after this situation, he was approached by his mentor who told him that he will not be promoted that year. The mentor said that the superior (who proposed the reactive recording of vacation instead of working hours) was putting his veto on interviewee 15's promotion arguing that the business case was not solid enough. Interviewee 15 in turn reported that the superior strongly supported his business case prior to the described conflicting situation. However, neither the mentor nor the superior expressed that the conflicting situation was the reason for his non-promotion. Regarding the emotions and feelings during and following the call with his mentor who informed him about the non-promotion decision, interviewee 15 reflected as follows:

“That hit me very hard straight away. In my perception I worked very hard for this promotion. I have always taken the standard time or less for promotions in my career before. And now I was not to be promoted being stuck in the current position at least for another year. At the specific moment, my mentor’s statement caused a queasy feeling in my stomach, as if it had momentarily pulled the rug from under my feet. I can vividly remember that feeling now, even two years later. I was severely disappointed by the fact itself that I would not be promoted, but also especially by the way my mentor informed me about this. In the further course of the call, I also completely lacked transparency about the reasons for not being promoted. The reasons all seemed very contrived and pretextual to me. This feeling was also confirmed in conversations with my mentor months later, when we reflected on my non-promotion and he repeatedly hinted on the conflict with the other superior at that time”
(Interviewee 15).

Being of the perception that he had worked really hard and given everything to get promoted, the notice about the non-promotion evoked strong emotions that resulted in a psychosomatic reaction. This emotion has become strongly anchored in his memory, as he can still recall this emotion years later.

Interviewee 16 describes a bonus system where the Top 20 employees, measured according to certain performance KPIs, were invited to a one-week holiday paid by the company. But shortly before year-end, the entire order in the Top 20 suddenly changed:

“It’s a bonus based on commission. The top 20 employees would all go on holiday to Turkey for a week at company expense. I was in the top 20 for the whole year and then a few weeks before the bonus assessment I was suddenly in second to last place far away from the top 20. After some years in the company, I noticed that the superior always flew to Turkey with the same 20 people. I think they were the ones he liked the most.

At some point, I stopped paying attention to my performance indicators, because at the end of the year, the entire evaluation was very non-transparent, especially with regards to the bonus and the holiday trip to Turkey” (Interviewee 16).

With regards to the incomprehensive decisions made by his superior he describes the following feelings:

“That definitely triggered anger and disappointment in me. I also felt exploited by my superior” (Interviewee 16).

As the scheme to always manually select the desired colleagues became obvious to interviewee 16, besides anger and disappointment, he had a deep feeling of exploitation, which subsequently led to less commitment at work.

The loss in commitment is in line with Venkataramani et al. (2013), who find that positively perceived workplace situations are correlating with organisational attachment and negative ones are correlating with organisational withdrawal. The identified correlation is indirectly through the impact which positive and negative feelings have on employees’ overall satisfaction at work.

Interviewees 7 and 20 are the ones in this thesis who skived most excessively, whereas interviewee 7 skived the longest period in a row over several months and interviewee 20 skived over a period of almost 3 years around 30 percent of her working time. Both perceived other workplace actor’s behaviour as a strong influence on their decision-making process and both experienced extremely bad emotions and feelings on their way to commit the deeds.

Interviewee 7 was working for a consulting company at the time and his employment contract was cancelled at the end of his probation period:

“They could have just told me that I’m no match for the company. Then I would have agreed and would have left voluntarily. But no, they

hypocritically told me on a Friday that everything was fine and then kicked me out the next Monday. I was told that they were unhappy with me, that my projects weren't going well and that clients were complaining about me. And that they were dissatisfied with my work results, especially in relation to one concrete project situation” (Interviewee 7).

Regarding that situation, interviewee 7 assumes that this was the only reason why they terminated his contract. At the end of a project, the superior of interviewee 7 wanted him to provide false information to a client that would have resulted in an extension of the consulting contract, but interviewee 7 refused to do this. After he received the notice of termination, he wanted to talk to his superior, who pretended that everything was fine and that everything has already been said. Interviewee 7 was in the office for another week, when they relieved him from all his projects and duties. Interviewee 7 reflects about the following weeks and months as follows:

“I was in a very bad way then. That was pure stress for me. Then I got ‘sick’. I just didn't want to go there anymore. I felt clear symptoms of stress, definitely. But I wasn't physically ill. I told my doctor about it, and he was very sensitive for my situation. Then he sent me on sick leave with burn-out symptoms and the like. On the other hand, I got a rash on my hands and couldn't sleep anymore. So, the situation was already massively stressing me out, massively! I had a six-month period of notice, but I didn't want to be on sick pay. I didn't want to lose money and I didn't want the health insurance company to pay a part of my salary, but the employer. By law, the employer needs to pay your salary for a total of six weeks with the same diagnosis, and it doesn't have to be all at once. After these six weeks, the health insurance company jumps in to pay a part of your salary. I then did everything I could to ensure that I was only on sick leave for two or three weeks. I counted the days very precisely with which diagnosis I was ill and for how long. I then went to the office for a day but did nothing on that day. After that, I went on sick leave again with a different diagnosis. That lasted for more than half a year. Maybe I was in the office for a total of 10 or 14 days during those six months. I was very careful not to make myself vulnerable. That was a very difficult time. The atmosphere in the office was very bad. My supervisor paid close attention to whether I was there the required hours. So, I made sure that I was sitting at the computer

ready to work at 9 o'clock sharp. But then I really had nothing to do. I just stared at a blank sheet of paper for 8 hours, looked out of the window or read the newspaper, as there was nothing to work for me.

In parts of those six months, I was definitely mentally ill, so I can really justify a sick leave. But definitely not anywhere near the whole time. I definitely could have worked well for two or three of those six months” (Interviewee 7).

Interviewee 7 felt anger and disappointment about the superior's behaviour with psychosomatic effects, as he got a rash on his hands and suffered from insomnia.

Interviewee 20 reports to have skived around 30 percent of her working time of a three-year employment at a translation agency. She describes that *“there were very tens relationships”* among team members and that in her team *“everyone was extremely overworked and had too many clients”* (Interviewee 20). Furthermore, she felt alone and ignored in her team:

“Nobody was satisfied. I had colleagues who didn't talk to me for months and completely ignored me, even though I sat next to them and was in a team with them; so, it was very tense” (Interviewee 20).

Asked why the colleagues were ignoring her, she said that the colleagues believed she didn't meet their quality requirements, as they shared clients in the course of holiday replacements:

“what I did to the best of my knowledge and belief was not enough. They probably didn't like me personally either” (Interviewee 20).

She reports about situations where colleagues belittled her behind her back to her superior. Furthermore, she describes a very non-transparent assessment system that showed 98 percent correct translations in her case but as a result stated that she needs to improve. As 100 percent was always the set goal for all employees, she reports that nobody has reached it:

“I believe that this was done by superiors and the company policy to keep the pressure high, and everyone always tries to reach the 100 percent, and no one would get the idea of demanding more pay because the systems says that they are not good enough” (Interviewee 20).

Asked about her emotions and feelings, interviewee 20 reflects as follows:

“I was very reluctant to go to work and felt very uncomfortable and not welcome. Because it was already a very heavy workload, it made me feel

even more stressed. That doesn't contribute very positively to being able to do your work well. I was very dissatisfied and had a lot of self-doubt that I wasn't good enough myself and that I had brought me into this situation by myself. I even developed different food intolerances that – according to my doctor – might be the result of being constantly exposed to stressful situations” (Interviewee 20).

Hence the interpersonal situations with her colleagues who ignored and belittled her as well as the non-transparent assessment system caused very strong negative feelings of discomfort and self-doubt which may even have led to physical reactions.

The described emotions, feelings and (psychosomatic) reactions are in line with prevailing literature, as it was found that e.g., job stressors (Fox et al., 2001; Hobfoll, 2002; Vardi and Weitz, 2016) and organisational frustration (Spector, 1975) lead to negative effects, such as depletion and loss of self-esteem.

Regarding the explanations of Interviewee 20, who is systematically ignored by her colleagues, Lam and Lau (2012) also found that perceived loneliness at the workplace has a negative impact on employee performance. This finding is supported by the described actions and behaviour of Interviewee 20.

Interviewee 6 is working in the IT industry in the purchasing department. He experienced a situation with his superior, sitting at the airport gate waiting for the boarding to start. Although he reports that they had to prepare a lot for an upcoming meeting, his superior showed quite demotivating exemplary behaviour:

“We wanted to fly to an important meeting and there was still a lot to prepare. I looked at everything again at the gate and then saw my boss next to me looking at his emails on his iPad and saying to me that he still had 1500 unread emails. He made fun of that and in the next moment started looking at private photos and sorting them out. This is absolutely not a role model for me, because on the other hand he always demands a lot from me. My superiors demand that I work 50 or sometimes up to 60 hours a week, even though my contract stipulates 40 hours per week, and I am not entitled to record overtime. I have asked them what I get out of it and what my commitment does for my career. They have very few positive

answers and say at most that that's the way it is with us and that everyone works so hard for the success of the company.” (Interviewee 6).

With regards to his emotions and feelings in this situation he reflects:

“I find it very demotivating and the behaviour of the boss at the gate upsets me. That really makes me angry, and I ask myself why I actually try so hard at work if they can't even show me career perspectives and aren't role models at all” (Interviewee 6).

The interpersonal situation with his superior not acting as a role model caused strong negative feelings of anger and upset as well as demotivates him, as the superior was acting contrary to what he is demanding.

With regards to the very strict rules working from the office, also during the Covid-19 pandemic, he expresses the following feelings:

“I must admit that I was expecting something different when I started working here. I knew it wasn't a home office company, but I find it extremely sad that they are so inflexible when it comes to personnel issues.” (Interviewee 6).

Hence, he also expresses a feeling of sadness with regards to the perceived inflexibility of the company in terms of working from home possibilities.

The situation at the airport gate and the corresponding feeling described by Interviewee 6 is in line with findings by Treviño et al. (2014), who propose that superiors play a key role as authority figures and role models, and by that clearly influence their subordinates' attitudes and behaviours.

Interim Conclusion

Interpersonal situations at the workplace, arising through other workplace actors' behaviour and statements, trigger powerful emotions and feelings in individuals. These perceived emotions range from discomfort (Interviewee 20), distress (Interviewee 1, 7 and 20), anger or upset (Interviewee 4, 6, 7 and 16), resentment (Interviewee 4), incomprehension (Interviewee 15), sadness (Interviewee 6) and disappointment (Interviewee 15 and 16) to feelings of deep concern (Interviewee 1), demotivation (Interviewee 6), exploitation (Interviewee 16) and self-doubt (Interviewee 20).

The emotions and feelings at times even result in shorter psychosomatic effects, such as deep gulping (Interviewee 1), higher pulse (Interviewee 4) or queasy

stomach feelings (Interviewee 15), up to more severe physical reactions such as rashes and insomnia (Interviewee 7) or food intolerances (Interviewee 20).

Proposition 2.1: Interpersonal situations at the workplace, arising through other workplace actors' behaviour and statements, have the potential to cause strong negative emotions and feelings. These in turn can result in shorter psychosomatic effects or more severe physical reactions. Emotions and feelings experienced in workplace relationships are sustainably anchored in the memory and can still be vividly recalled many years later.

The findings of this thesis regarding negative emotions and corresponding feelings are in line with prevailing literature. With regards to emotions, Burghofer (2023) found that they simply appear, can be very intense and are triggered immediately and automatically by an event. Emotions cannot be controlled because evolutionary-wise they are generated in the oldest part of the brain, the limbic system. Feelings, in contrast to emotions, are more complex and last longer. Their cause is often not precisely identifiable by an individual. They arise in the neocortex i.e., the region of the brain with which people also think. In short, Burghofer (2023) proposes that emotions create thoughts and these in turn create feelings.

Furthermore, in emotional situations, people often feel powerless, are initially inhibited in their ability to act and can develop psychosomatic reactions (Burghofer, 2023).

4.2.2.2. Change of Behaviour due to negative Emotions and Feelings related to negatively perceived interpersonal Situations

This section presents two examples that show how negative emotions and feelings related to negatively perceived interpersonal situations can influence the subsequent behaviour of individuals.

Taking up the situation of interviewee 15 who was proposed to reactively record 50 percent of the time for the last month as vacation (cf. section 4.2.2.1.), he

reported to have put huge effort into the project during the weeks following the call with the project leader:

“In the weeks that followed, I really threw myself into the project and also worked on public holidays and on a bridge day when I had actually registered leave. Unfortunately, that didn't help, because months later I was told by my mentor that this conflict probably also contributed to the fact that I was not promoted that year.” (Interviewee 15)

Realizing that his efforts did not have the desired effect, he committed continued payment fraud several months later as a compensation for the non-promotion. This example is further elaborated in section 4.2.3.

As a contrary example, interviewee 16 slowed down his pace of work and did only duty by the book, as a reaction to the non-transparently perceived decisions of his superior and the feelings of anger, disappointment and being exploited:

“But when it piled up over the years, I became a bit more jaded and also blunt; I looked more at myself. I decided rather selfishly for my well-being than in the company's best interest” (Interviewee 16).

Furthermore, he started to commit white-collar crimes such as working time fraud, continued payment fraud and theft of goods. This example is further elaborated in section 4.2.3.

Proposition 2.2: Negatively perceived interpersonal situations that lead to negative emotions and corresponding feelings can influence the subsequent behaviour of individuals.

4.2.2.3. Summary Theme 2

The results show that negatively perceived interpersonal situations at the workplace can lead to strong negative emotions and corresponding feelings, which might result in shorter psychosomatic effects or more severe physical reactions. Furthermore, it is derived from the interviews that emotions and the related feelings experienced in workplace relationships are sustainably anchored in the memory and can be vividly recalled even after many years.

This is in line with Burghofer (2023), who describes four steps from emotion to reaction. First, during a certain situation an emotion shows up by immediately

triggering a physical reaction. This reaction is different for each person. In the second step, evaluative thoughts arise by interpreting the experience. Third, these thoughts result in an evaluative feeling, which – fourth – triggers a certain reactive behaviour. The last step is referred to in the following section 4.2.3.

4.2.3. Theme 3: Influence of Others' Behaviour on the Application of Neutralisation Techniques and committing a White-Collar Crime

The previous sections demonstrated that interpersonal relationships are important for employees and that strong emotions and corresponding feelings can be evoked through the behaviour and statements of other workplace actors. This section explores how the evoked emotions and corresponding feelings as well as the overall perceptions of interpersonal situations serve as a breeding ground for the formation, development, and application of neutralisation techniques by white-collar criminals, eventually enabling them to commit deeds (cf. research objective 2, section 1.2. and Table 14, pp. 153f.).

The sub-themes differentiate between the type of workplace actor who is influencing the behaviour of the perpetrator i.e., peers (sub-theme 3.1.), superiors (sub-theme 3.2.) or subordinates (sub-theme 3.3.).

Nevertheless, in some cases the interviewed perpetrators describe situations and neutralisation techniques that can be associated to e.g., superiors' as well as to peers' behaviour. In this case, the situations are explained and analysed in the sub-section to which they are most relevant.

Eventually and referring to sub-theme 3.4., situations are discussed where no influence of others' behaviour on the application of neutralisation techniques was perceived by the perpetrators.

4.2.3.1. Influence of Peer Behaviour on the Application of Neutralisation Techniques and committing a White-Collar Crime

Interviewee 3 and interviewee 4 both completed their apprenticeship in the same company in the textile and clothing industry and define their relationship as a workplace friendship. Both stated that interviewee 3 was heavily influenced by the behaviour of interviewee 4 in committing white-collar crimes, either on his

own or jointly. They stole and misappropriated goods from the warehouse and committed excessive working time fraud.

Over the time they stole dozens of high-quality shirts with a market value of more than 100 Euro each and sold them among their friends, family and even via eBay. Interviewee 3 said about interviewee 4 that *“he was always quite a bit bolder about things like this”* (Interviewee 3).

Interviewee 4 reflected on the point in time when he started to steal the first shirts from stock and how it developed over time:

“So, in the warehouse itself there was no surveillance at all. And that was really easy. There was always a warehouse sale on Fridays and then you could officially walk through the warehouse and buy a shirt at cost, say for ten Euro. Then I walked through the warehouse and took 10 or more shirts and then just walked out; it was no problem at all. I simply put them in my bag when nobody was watching. I then sold some of the shirts on eBay, and some I gave to acquaintances who gave me their sizes in advance. It was great for them, they bought the shirts for ten or 20 Euro, which would have cost between 80 and 120 Euro in a shop. That was a very good deal for them and for me it was a good extra income. At some point, all my friends and acquaintances knew that I could get the shirts. People would place orders with me, and I would go through the warehouse and collect the shirts: 2 white, 2 blue and 1 chequered shirt, all in the right sizes. But yes, I admit that in fact they were stolen” (Interviewee 4).

Interviewee 4 claims that he was never caught stealing the shirts. Interviewee 3 reflects on the influence of interviewee 4 on his own decision-making process as follows:

“We became good friends and he laughed at me a bit and made fun of me for being so afraid and acting like a fool. I should just go there and do it, too. I then thought that he wouldn't care if we were caught. He just wasn't that reflective about the possible consequences. I always thought about the consequences, whether we could talk our way out of it if we were caught” (Interviewee 3).

With regards to the working time fraud that both interviewees 3 and 4 committed, again interviewee 4 was the one who started it and convinced interviewee 3 to do it as well. They left the office usually on Fridays after lunch without clocking out

to go shopping in the city or to have a drink. Three to four hours later they came back to the office to get their bags and then clocked out before they left to go home. On other days they had vocational school for four hours in the afternoon. Similarly, they did not clock out before but came back after school had finished and clocked out at the office before going home: *“We used to do all kinds of tricks to cheat with the working hours”* (Interviewee 4). Through this scheme they gathered around four overtime hours a week resulting in 16 hours of overtime a month which is two extra days off through this working time fraud scheme.

As the two employees drove to and from work together, they knew from each other when one of them had an early appointment the next morning. Interviewee 3 reports about a situation that happened several times, where he had an appointment already at 7.30 a.m. or 8 a.m. and was asked by interviewee 4 to clock him in already at that time. Interviewee 4 then gave his entrance chip card to interviewee 3 so that he could also use it at the time registration machine in the early morning but didn't get to work himself until 9 or 10 a.m.

Asked how he felt in these situations, interviewee 3 reported:

“I was nervous and had a bit of a stomach-ache to clock in twice in the morning. My colleague told me that I shouldn't make such a fuss and that no one would notice. But I always thought about the consequences. The time registration machine was right at the reception desk and the receptionist looked directly at you when you checked in. And then there was a beeping noise as well. I had a bad feeling that this would be noticed when it beeps twice. [Interviewee 4] was always totally brazen about things like that and probably didn't care at all” (Interviewee 3).

When interviewee 4 was asked for influencing factors on the decision to commit the deeds, he blamed the company as well as superiors i.e., applying the neutralisation technique *denial of the victim* (cf. section 2.6.7.), and believed his actions don't hurt anybody i.e., applying *trivialising the consequences* (cf. section 2.6.6.):

“I didn't feel comfortable in the company and didn't like the behaviour of many superiors and also felt generally underpaid. That's why I didn't care if I cheated an hour or two here and there or even stole several shirts. It doesn't hurt anyone and it's not a company I was very passionate about and it's not a job I was really into” (Interviewee 4).

The perception of being underpaid can be referred to the neutralisation technique *claim of entitlement* (Coleman, 1985; Wells, 2011; Mayhew and Murphy, 2014) where an individual is of the opinion to deserve something e.g., more money, and justifies fraudulent behaviour by just taking what he or she believes to rightfully own (cf. Free, 2015).

As interviewee 3 was involved more and more into the scheme he also had interviewee 4 check him in while he was still at home. Asked to reflect on his feelings regarding the working time fraud and the justifications for it, interviewee 3 reflects as follows:

“I then thought that one hand washes the other. I didn't feel guilty or bad about it. We both did it and I thought that he was doing it for me too. And he even did it a bit more often than I did, and I thought to myself that now I have to get over myself to do it, too. It wasn't really oppressive. If I had had a really bad feeling, I would have told him that I wouldn't do it; I think I told him that once, but, yes, he convinced me once again” (Interviewee 3).

Interviewee 3 applies the neutralisation technique *diffusion of responsibility* (cf. section 2.6.5.) when stating that his colleague is doing the same, combined with the neutralisation technique *advantageous comparison* (cf. section 2.6.3.) when stating that his colleague is doing it *“a bit more often”*, implying that his own criminal behaviour is rather tolerable than the behaviour of his colleague, interviewee 4.

Nevertheless, over the period of several years, interviewee 3 committed a considerable number of offences as well, as he states:

“At first, when I put a shirt in my bag, I had palpitations and hoped that no one would randomly check my bag when I left the warehouse. I had already made-up excuses, but I would have stuttered if someone had stopped me.

Overall, during the years of apprenticeship, I took a lot of shirts with me. Sometimes someone from the sports club asked if I could get a few shirts. Then I also stole shirts, more or less on order, and sold them to people. Sometimes for 20, sometimes for 30 Euro. And - as I said - the shirts would actually have cost over 100 Euro in a shop. In total, I probably stole 30 to 40 shirts a year, or more. That was a value of goods worth several thousand Euro over the years. But [Interviewee 4] exaggerated even more.

He even sold the shirts on eBay. But I never did that. [Interviewee 4] was simply much bolder and always blamed others." (Interviewee 3).

Again, interviewee 3 applies the neutralisation techniques *diffusion of responsibility* combined with *advantageous comparison* to justify the deeds.

Applying these neutralisation techniques, interviewee 3 reflects about the influence of interviewee 4 on committing the white-collar crimes as follows:

"[Interviewee 4] who also got me to commit working time fraud was also the one who got me to steal. To this day, I would like to know if I would have ever stolen any shirt if the colleague hadn't started stealing the shirts and got me into this. When I then also stole a shirt then he was bolder again and stole a whole box with ten shirts and then it got worse and worse over time. I'm pretty sure that I would never have committed working time fraud if he hadn't started it and persuaded me to do it, too" (Interviewee 3).

Interviewee 3 blames interviewee 4 of having been "persuaded" to start committing working time fraud and the theft of shirts. Analysing the development of their workplace friendship and the increasingly extensive deeds, a significant influence of interviewee 4 on the decision-making process of interviewee 3 can be identified.

Based on interviewee 3's perception, the formation and development of neutralisation techniques as a prerequisite to commit white-collar crimes can be directly linked to the behaviour and statements of interviewee 4. Initially, interviewee 3 had *"a bit of a stomach-ache [...] and was nervous about"* committing the deeds but then was influenced by interviewee 3 to commit the deeds: *"yes, he convinced me once again."* and *"[Interviewee 4] persuaded me to do it"*. Eventually the neutralisation techniques *diffusion of responsibility* combined with *advantageous comparison* are applied by interviewee 3 to justify the deeds: *"We both did it and I thought that he was doing it for me, too"* but *"[Interviewee 4] exaggerated even more"* (Interviewee 3).

Interim Conclusion

This constellation of two employees whose relationship developed towards a workplace friendship over the months and years shows that peer employees can have a huge influence on others regarding their criminal behaviour. Interviewee 4 talks down interviewee 3 and stultifies him for being afraid of committing the same deeds as he does. In turn, interviewee 3 on the one hand feels

uncomfortable to commit the deeds while on the other hand feels guilty for his consideration of refraining from the perpetration of the deed but eventually becomes criminal as well. The neutralisation techniques that are formed and developed by interviewee 3 to eventually enable him to commit the deeds can be linked directly to the behaviour and statements of interviewee 4.

This behaviour is in line with the findings of Heath (2008) who found that a criminal action can be the result of obedience to some moral obligations to others rather than being driven by self-interest in the first step. Furthermore, the findings support Cromwell and Thurman (2003), who found that the pressure from delinquent peers is a frequent reason for individuals to also commit crimes to be accepted by them.

Looking at the bigger picture, the analysis of interviewee 4's accounts reveal that the behaviour of various superiors served as a basis for him to form, develop and eventually apply neutralisation techniques to commit different types of white-collar crimes. The influence of superiors' behaviour, as in the case of interviewee 4, will be analysed in the subsequent section 4.2.3.1. As discussed above, interviewee 3 in turn is influenced in a similar manner by interviewee 4 regarding the perpetration of his deeds. Hence, through the perception of interviewee 4, the behaviour of his superiors had an indirect influence on the formation and application of neutralisation techniques applied by interviewee 3, leading to the perpetration of white-collar crimes.

Proposition 3.1-1: The behaviour and statements of peer employees can have significant influence on the formation, development, and application of neutralisation techniques by an individual who subsequently commits a white-collar crime. Workplace friendships can be a breeding ground for the formation and application of the neutralisation technique *diffusion of responsibility*, leading to mutual confirmation of the deeds or even to the joint perpetration of white-collar crimes.

Proposition 3.1-2: If the neutralisation techniques of the influencing employee were formed and applied based on perceived behaviour of superiors, these superiors in turn exert an indirect influence on the formation and application of neutralisation techniques of other employees who are just third party to them.

Besides working time fraud and continued payment fraud, interviewee 16 who is working in the furniture industry, also stole several goods from the warehouse, such as a sideboard and *“apart from that, [...] a lot of working materials such as silicone tubes, screws, dowels and so on”* (Interviewee 16) using it for the renovation of his attic at home.

Asked for the justifications of his deeds, he explained the following:

“I think that the size of the company played a role. I thought that it wouldn't hurt the big company if I was skiving for a while or stole something. On the other hand, my colleagues also influenced me to commit the offences. When you find out that they also skive or steal things. It wasn't just me; the others did all that, too. I think you quickly swim along with the group and then let yourself be tempted. Then you see that it also works for others and doesn't attract attention, and then I thought that it would work for me, too, and that I was entitled to do the same things.

Compared to my colleagues who skived every six weeks for two weeks, I was still harmless in what I did in this regard. And I know that they did it to that extent because they told me” (Interviewee 16).

Furthermore, in a co-offending scheme with a colleague they stole copper from old household appliances:

“We regularly took old appliances with us when we installed new kitchens. Before we drove them to the company's scrap yard, we cut off the copper cables. We collected these for half a year, so that we had a large box, about 1 cubic metre of cable. We then took them to the recycling centre and received about 500 Euro for them, which we kept” (Interviewee 16).

Asked for the justification for his thefts, he replied:

“I know that other colleagues have also stolen things and often of more value. For example, a colleague once stole a professional automatic coffee machine and installed it in his own kitchen at home” (Interviewee 16).

Overall, interviewee 16 is applied several techniques of neutralisation that enabled him to commit the deeds, such as *trivialising the consequences* (*“I thought that it wouldn't hurt the big company”*, Interviewee 16), *diffusion of responsibility* (*“It wasn't just me, the others did all that too”*, Interviewee 16) and *advantageous comparison* (*“Compared to my colleagues [...], I was still harmless in what I did”*, Interviewee 16).

Interviewee 8 is working in a consultancy and skived some days here and there:

“There were days when I called in sick even though I wasn’t sick. I had the impression that I had already worked it in a hundred times elsewhere, just by overtime hours that I couldn’t record. I couldn’t record them because of various reasons, such as they would have busted the project budget or due to labour law requirements because I already recorded 10 hours a day or 50 hours a week. I just took a maximum of one day off, but not longer than that. Sometimes it was combined with a holiday or an extended weekend, so I just added another day” (Interviewee 8).

Interviewee 8 applies the neutralisation technique *moral justification*, feeling entitled to skive at times.

Besides committing continued payment fraud interviewee 8 committed working time fraud and refers to several concrete situations where he co-offended with one or more colleagues. Three of these situations will be quoted as examples and subsequently analysed with regards to the neutralisation techniques applied:

“For example, on a business trip, I once rented a convertible with a colleague, and we went for a drive for half the day and visited another city. However, we then recorded normal working hours for this afternoon, which were then also billed to the client. I think a lot of management consultancies do it that way. That is certainly one of the reasons why I also do it” (Interviewee 8).

“On another project, I was with two other colleagues. We were partying late into the night and very drunk. The next day we were supposed to be at the client at 8 a.m. At 4 a.m. in the morning, I wrote an email to the client saying that we couldn’t be there until around noon because something important had come up. The client was already suspicious because I wrote an email in the middle of the night. That next day I claimed that I had a lot to do with colleagues in the USA and had to attend a call there at 4 a.m. because of the time difference. In the end, we slept off our drunkenness and went to the client at noon. We worked there in the afternoon, but eventually, we recorded the whole day as working time” (Interviewee 8).

The third example of working time fraud that is reported by interviewee 8 was experienced together with interviewee 15, during a time when they worked for the same company. Interviewee 8 recalls the situations as follows:

“Another time we were at a meeting in London, then stayed overnight and missed our flight the next morning because we had a very hard party night in the city until the early morning. We then booked a flight for late in the evening and spent the whole day for sight-seeing in London. Still being totally exhausted from the night we even had a two-hours nap on a lawn in the Hyde Park. We recorded the whole day as a working day again and charged it to the client. One colleague even stayed at the airport and worked from there. But another colleague and I preferred to go into the city and to the Hyde Park; it felt like a one day's vacation” (Interviewee 8).

Interviewee 15 reported the situation quite similarly:

“We spent the whole day sightseeing in London. We recorded the whole day as working time and invoiced the client respectively. That was absolutely not right, but it didn't hurt the client either. And we had a really nice and sunny day in London. I look back on it with fond memories today. I'm sure we encouraged and influenced each other to do that and moreover bill it as working time” (Interviewee 15).

Interviewee 15 is applying the neutralisation techniques *trivialising the consequences*, playing down the damages for the client, in combination with *diffusion of responsibility* referring to mutual encouragement to commit working time fraud.

Reflecting on the influence of interpersonal relationships on his decision to commit the deed, interviewee 8 applies the neutralisation technique *diffusion of responsibility* as well:

“It was kind of a dynamic among us colleagues that we encouraged each other to do it and that it wouldn't be noticed; what it never was. In addition, we also worked a lot of overtime in other places, some of which we could not record. I think that, on balance, this has evened out over the years. But of course, it is working time fraud in that respect, because you then charge the clients for hours that you have not actually worked” (Interviewee 8).

Interviewee 8 is also applying the neutralisation technique *moral justification*, when referring to unrecorded overtime.

Asked about any influence of a superior's behaviour on any of his deeds, interviewee 8 answered the following:

“I actually had no problem with the project leaders. We just did it. It wasn't that a direct statement or a specific behaviour by my superior led me to skive as a response. There are always employees who eventually get fed up with something. But I can't remember a situation where something went wrong and then I skived some days as a direct reaction; definitely not. I was much more influenced by other colleagues who did the same. I think that is often the case in management consultancies, when employees skive or commit working time fraud.” (Interviewee 8)

In another situation interviewee 8 committed a type of expense fraud when staying one more night than necessary in a city where the client was located, just to have another evening of leisure time in that city. The costs for a more expensive flight the next day as well as the additional accommodation costs amounted to around 1,000 Euro.

He reflects his feelings as follows:

“I have a very great sense of injustice when I think about it today. We overcharged the client by thousand Euro. It was a long project over a year, so it was negligible in relation to the total costs, but in principle it was unnecessary additional costs for the client. And of course, we also disregarded our own company's internal travel policy, which says that you always have to choose the cheapest alternative available” (Interviewee 8).

Interviewee 8 is applying the neutralisation technique *trivializing the consequences* by setting the costs of the expense fraud in relation to the overall project costs. Furthermore, he applies *diffusion of responsibility*:

“That was again the dynamic together with some colleagues. And at some point, it became normal and more of a habit, because I was never caught. I think other colleagues all do it that way; I know about a few trusted colleagues because we talked about it” (Interviewee 8).

Interviewee 8 describes a situation where he claimed a private taxi ride with colleagues from the hotel to a restaurant as company expenses:

“I once submitted a private taxi bill as an expense. In the evening, we drove from the hotel to the city for dinner, which I then submitted as a business trip” (Interviewee 8).

Interviewee 14 describes a very similar situation:

“I think now and then everyone submits a private taxi ride as travel expenses. I wouldn't have thought of doing it any other way. That was also somehow a group dynamic. But in fact, it was a private taxi ride that I then submitted as travel expenses” (Interviewee 14).

Interviewee 9 was working as a sales representative in the IT industry and admits as well to have claimed a private taxi ride as company expenses:

“Two of us were on a [company] training trip. We took a private taxi from the hotel to the city in the evening and then I claimed the receipt in my expense report. It was about 20 Euro. It only said, ‘city centre’ and the date was also correct, so no one could accuse us of cheating on expenses” (Interviewee 9).

Asked for the justification of the deed he reflects:

“I have often heard that colleagues do the same every now and then. Especially when you work in sales and field service, you often hear things like this from other colleagues. They take it very lightly. On the other hand, I don't claim every parking ticket worth two Euro. Thus, a private taxi bill for 20 Euro somehow offsets all the smaller costs I didn't claim as expense because it is often not worth the effort. Nevertheless, what I'm doing is wrong or can even be considered as a white-collar crime. In this particular case, it was more a dynamic between the two of us. We simply did it. You somehow make up your mind that it's okay and then you want to somehow play it down and justify it. But we didn't do it constantly or systematically” (Interviewee 9).

Interviewee 9 and interviewee 14 both use the phrase “group dynamic” like interviewee 8 does when justifying the expense fraud. Thus, all are applying *diffusion of responsibility* as a neutralisation technique.

Furthermore, interviewee 9 applies *moral justification* as he argues to have offset the illegally claimed private taxi bill with several not claimed smaller bills that would have been legitimate company expenses.

With regards to expense fraud, several interviewees report to have misused a rental car for private use. For example, interviewee 18 describes the following situation:

“On a business trip I once had a rental car, which I also drove privately. It was a convertible and then I went for a private drive in the evening. The petrol costs were then paid by the company” (Interviewee 18).

In a similar vein interviewee 8 reports

“I often rented more expensive cars than necessary to drive to a client. I often picked up the rental car a day earlier and returned it a day later to take it on a few private jaunts. I then claimed the rental costs and all the petrol costs as company expenses” (Interviewee 8).

Both interviewees apply *diffusion of responsibility* as a neutralisation technique, claiming that other colleagues would do the same:

“I believe that many people also use the rental cars they have on business trips for private purposes. Colleagues have also told me this in concrete terms” (Interviewee 18).

“I think other colleagues all do that, too; I know a few trusted colleagues do that, too, because we talked about it” (Interviewee 8).

Hence a clear link between the applied neutralisation technique and other workplace actors' behaviour can be established by the interviewees when thinking about their justifications of the deeds.

Furthermore, the excessive use of mobile phone data volumes, especially abroad, is considered as unauthorised private use of company assets and described by interviewee 8:

“I was constantly using data volume from my company mobile phone for private purposes. Especially when I was abroad, I would stream football matches on my mobile phone. Often these were business trips abroad, but it also happened on private vacations” (Interviewee 8).

Again, he is applying *diffusion of responsibility* as well as *trivialising the consequences* as he claims to have not perceived the deed as a violation of the policy or even a law:

“I know from other colleagues that they have also done this. I absolutely had the feeling that this was common practice and that everyone did it. Moreover, it was not really controlled and never noticed; at least no one has ever asked me about it. But it was definitely a violation of the policy on

the use of the company mobile phone. I don't think I really perceived it as a violation" (Interviewee 8).

The accounts are in line with findings by Vardi and Weitz (2016) that lax control systems may be viewed as a form of organizational weakness and create a sense of security for employees to misbehave.

Excessive use of mobile phone data volumes is also reported by interviewee 9, 18, 12, 14 and 15, whereas the latter three at the time of their deeds all worked at consultancy companies, like interviewee 8 did. Similar to the accounts of interviewee 8, interviewees 9, 14, 15 and 18 report excessive use also abroad and on private vacations to stream music and videos.

All interviewees apply the neutralisation technique *diffusion of responsibility* ("I know from other colleagues that they have also done this", Interviewee 8; "I think other people have done the same", Interviewee 12; "everyone does it that way", Interviewee 14; "many colleagues did the same", Interviewee 15; "Other colleagues also use the company mobile phone so extensively. I have experienced this myself and people have also told me", Interviewee 18). Furthermore interviewee 8 and 12 applied the neutralisation technique *trivialising the consequences* ("I don't think I really perceived it as a violation", Interviewee 8; "the company certainly had a good contract with the telecommunications provider and that didn't really hurt the company then", Interviewee 12) and interviewee 15 moreover felt entitled to do it (*moral justification*) as he arguments to be also reachable on his business mobile phone in his leisure time, because the company phone is the only mobile phone he owns and uses.

The claim of interviewee 8 that the company certainly has a good contract with the telecommunications provider can be related to the neutralisation technique *denial of the necessity of the law* suggested by Coleman (1994). In line with Coleman's (1994) findings, perpetrators, like interviewee 8, argue that a certain law or policy they infringe is perceived to be inappropriate and does not serve the greater good of the people. Hence, from their perspective it is not necessary to abide by that law.

Overall, the excessive private use of mobile phone data and the justifications of the perpetrators can be associated to social bonding theory (Hirschi, 1969; Lasley, 1988) arguing that the existence of a common and shared value system in the workgroup acts to frame misbehaviour in a permissible and legal manner.

Interviewee 12 works in a bank and explains how he ended up committing working time fraud as learning from the colleagues:

“As a new employee you are quite sensible and clock out in front of the canteen before you go for your lunch break. Then you go for a coffee together and clock in again before returning to work. I did that for a few months and saw that there were colleagues who didn't clock out at all when they went to lunch. Then there are other colleagues who clock out for lunch, then eat quickly for half an hour, then clock in again and then go for a coffee for another forty-five minutes” (Interviewee 12). Confronting the colleagues with their behaviour, interviewee 12 received the following justifications: *“The typical justification from colleagues was that professional discussions are also held over lunch and coffee breaks with colleagues. You wouldn't be meeting with your family, but talking among colleagues, so that counts as working time. Every lunch and coffee break certainly includes some professional topic, but probably nothing that advances a clearly defined task or that is a clear set meeting. But this was what I always heard from these colleagues”* (Interviewee 12).

With regards to his own behaviour, interviewee 12 reflects:

“First of all, the observations and experiences let me understand that colleagues somehow trick the time recording” (Interviewee 12).

Eventually interviewee 12 decided for a middle course, clocking out for the official lunch break but then clocking in again before having a coffee with the colleagues. The applied neutralisation technique is a combination of *diffusion of responsibility* (“others do it as well”), *advantageous comparison* (“there were colleagues who didn't clock out at all when they went to lunch”, Interviewee 12) and *moral justification* in the form of entitlement:

“I then said to myself that I have already been working here for two years and that the company can pay me for a thirty minute coffee break a day as well” (Interviewee 12).

Interviewee 19 committed several thefts during her work as an intensive care nurse in a hospital. She reports that *“theft is our main crime in the hospital. Pretty much everyone does it”* (Interviewee 19). Goods affected by theft are drugs, such as painkillers but also special pharmaceuticals for high blood pressure, as well

as various medical materials, such as bandages, sanitizers, or masks. With regards to special pharmaceuticals, she reports:

“From time to time, it is also apparent that a medicine is ordered that none of our patient needs. Then you wonder which one of your colleagues might need it” (Interviewee 19).

Asked about her own deeds she reports that she does not order special pharmaceuticals but steals other common medicine:

“I tend to take relatively harmless medicines with me; mostly something for my medicine cabinet at home or when I go on vacation, such as anti-thrombosis injections or broad-spectrum antibiotics. I also take prescription medicines, such as the painkiller Novalgin, which I provide to friends” (Interviewee 19).

Asked if she also sells drugs to friends, family, or others, she denied and also claimed that she has never heard that from colleagues either. Furthermore, she reports that the thefts were very rarely noticed or addressed.

With regards to thefts by other colleagues she reports that some act more carefree than others:

“Some people are more self-confident about thieving. I have a colleague who, in the presence of several other colleagues, said that she needed a new order of various medicines for private use because she had 'run out of stuff at home'. I guess some people do it on the sly. Personally, I make sure that no one notices” (Interviewee 19).

Regarding the superiors, such as the ward managers, she claims that they also steal drugs and medicine material. She perceives the general culture in her ward *“as if the occasional theft of medicines or other items is not something that is forbidden”* (Interviewee 19).

She reports a concrete situation, where she might have convicted her superior ordering a special pharmaceutical that only he needs:

“He ordered a special migraine medication once, and it obviously was for him because I knew that only he took it. On that day when the migraine medicine arrived, I put all the medicines into the cupboard. And then I asked him which patient would need that migraine medicine, because I had never given it to any patient. He got quite nervous. But then he said that he didn't know for whom it was and that I should just put it into the

cupboard. The next day, the medicine wasn't there anymore. Then it was clear to me that it was for him and that he had stolen it" (Interviewee 19).

Asked about the justification for the deeds she reflects as follows:

"That is a relatively unreflect behaviour. We think that we work so hard but don't have a good personnel policy, and nobody values us and then we steal goods as compensation. For example, I am not remunerated at all for the additional tasks I'm expected to do. We also think that the hospital is such a big apparatus and that it won't be noticed financially. We always say among our colleagues that the hospital doesn't gift us anything either. They always want us to do our work, not to complain and to be quiet, always to be as flexible as possible. That's how we always justify it, that we should actually get much more pay from the clinic and that it's therefore okay to steal medicines and other stuff. Many others do the same. I know this from many colleagues because we talked about stealing drugs and materials. So, you are brought up like that from the beginning as a nurse and then you take things with you for private use. When it comes to theft, I would say that we are most likely not to have a guilty conscience" (Interviewee 19).

Based on her accounts, interviewee 19 applies several neutralisation techniques to justify her thefts. She applies *moral justification*, because she feels entitled to compensate her perceived underpayment as well as *trivialising the consequences*, as she is of the opinion that these thefts do not harm her employer financially. Eventually she applies *diffusion of responsibility* as *"theft is [the] main crime in the hospital. Pretty much everyone does it"* (Interviewee 19).

The applied neutralisation technique is also comparable to *Normalcy* (Coleman, 1985; Coleman, 1987) which refers to an unreflective acceptance of certain circumstances that make criminal behaviour seem to be a normal part of the occupational routine. Perpetrators deemphasise the wrongfulness of a deed by arguing that it is not criminal but the norm (Smallridge and Roberts, 2013).

The findings are also in line with Vardi and Weitz (2016) who propose that the observation of colleagues intentionally misbehaving for personal gain while harming the organisation and learning that they are not reprimanded for their deeds, creates a certain contagion effect (ibid), which can be related to the neutralisation technique *diffusion of responsibility*.

Regarding the explained situations in a hospital, the findings of this research support previous studies by Gray-Toft and Anderson (1981), Levin (1989), Kantor (1999) and Ravid-Robbins (1999). These authors summarized that nurses who work long shifts in intensive care units or emergency rooms, are on the one hand exposed to high pressure work situations, as they must deal with doctors' demands and worried family members while treating critically ill patients. On the other hand, in many cases these nurses perceive themselves as financially undercompensated. This finding is supported by the accounts of interviewee 19. Stressful work environments that in turn are perceived to be not sufficiently valued and rewarded, affect employee behaviour serving as sources of frustration, annoyance, irritation, impatience, and intolerance (Gray-Toft and Anderson, 1981). According to Vardi and Weitz (2016), such emotional states, in turn, are likely to lead to various forms of improper conduct.

Kraut (1975) could not prove a relationship between changes in pay satisfaction and voluntary withdrawal behaviour. Nevertheless, Greenberg (1990) demonstrated that dissatisfaction with the salary is related to employee theft. These findings are supported by the accounts of interviewee 19, as the workforce isn't suffering a high fluctuation, but thefts are a common crime.

The findings also support Hollinger and Clark (1983) who conducted a survey among 5,000 employees from retail, manufacturing, and hospitals. The results indicate that employees who feel exploited by their company are more likely to engage in criminal behaviour against their employer, such as theft. According to the participants of the survey, the theft was considered as a correction to the perceived injustice. This links to the statement of interviewee 19 that she and her colleagues "*steal goods as compensation*" (Interviewee 19).

In the following, two additional examples are provided that show the effectiveness of the neutralisation technique *diffusion of responsibility* to justify white-collar crimes:

Interviewee 17 worked in a company that produces household appliances and stole an Apple iPhone from the warehouse. Asked about the justification for this deed he applies a combination of diffusion of responsibility and *advantageous comparison* because he observed another colleague who even stole a more expensive device: "*It was even worse with my colleague. He took an iPad*" (Interviewee 17).

Interviewee 3 committed continued payment fraud and described that the influence was rather *“an interplay of several factors or because something had built up over time”*. The applied neutralisation technique is *diffusion of responsibility*:

“Many others have also done that. I know from my acquaintances that many people do this, and that skiving is common. At work, there were also colleagues who were very often ‘sick’, which was quite noticeable” (Interviewee 3).

Proposition 3.1-3: The behaviour of other workplace actors can influence the formation, development, and application of neutralisation techniques, especially *diffusion of responsibility* (“others do it as well”) and *advantageous comparison* (“colleagues commit much severe deeds”).

With regards to peer influence, these findings are in line with prevailing literature, as Treviño et al. (2014) highlight that co-workers usually play an important part of the everyday work experience of employees and moreover have a potentially powerful influence on (un)ethical behaviour of employees (cf. Kohlberg, 1969; Bandura, 1986; Robinson and O’Leary-Kelly, 1998). The findings also support existent research within groups finding that if one group member cheats, it is likely that other group members cheat as well (Gino et al., 2009).

Interviewee 1, who is working as a physiotherapist in a clinic, describes a situation where she noticed that colleagues from the administration office committed working time fraud:

“We have colleagues from administration, for example, who go to the rehabilitation centre during working hours and receive treatments there. We are not allowed to do that, but they just do it. They should actually clock out or go for treatments outside working hours. The management doesn’t say anything about it. But if we therapists were to do that, they would immediately say that it’s not okay because we must treat the patients and have a full schedule. Then I also think, why should I hand over the five Euro that a patient gives me to the department cash box?” (Interviewee 1).

Admitting unauthorised acceptance of gifts, she applies *diffusion of responsibility* to justify the deed based on the working time fraud of the administration colleagues.

Proposition 3.1-4: The observation of white-collar criminal behaviour of others serves as a basis for the formation and development of neutralisation techniques. The application of the neutralisation techniques does not necessarily lead to the same type of crime observed among others (e.g., working time fraud), but can lead to a different type of crime (e.g., unauthorised acceptance of gifts).

Interviewee 20 was working at a translation agency when she committed continued payment fraud very excessively. She reported that she skived around 30 percent of her working time over a period of almost three years, when she quit her job:

“The situation at [the translation agency] (cf. section 4.2.2.1.) has led to skiving more and more often. At the beginning, I just felt a sense of indisposition and I didn't feel well. The longer this situation lasted, the more I skived because I didn't want to expose myself to this situation. In the second and third year, I probably have skived around 30 percent of all my working hours. I always skived single days during a week. These were always different days of the week, depending on how the previous day was at work. Skiving entire weeks also happened sometimes, but rather rarely. According to company policy, from the third day onwards, I had to show a doctor's certificate, so I often only took one or two days off, so I didn't need a certificate for that. Hence, it was rather single days and then I told myself that I need to get a grip on myself and go again. Maybe that made each single week a little more bearable” (Interviewee 20).

Asked when she exactly made the decision to skive a workday she replied:

“I usually made the decision for the next day to skive directly in the evening, based on the experiences of the workday. Often, I just didn't want to expose myself to colleagues and superiors the next day” (Interviewee 20).

With regards to the non-transparent assessment system that showed 98 percent correct translations in her case but as a result indicated that she needs to improve (cf. 4.2.2.1.), she asked her superior for an explanation. As she couldn't provide

more transparency on the process either, she skived as a reaction to the assessment results:

“when there were these evaluation rounds, I then skived the next day as response” (Interviewee 20).

With regards to the behaviour of her teammates and superiors she describes her perception of the work climate as follows:

“It definitely influenced my decision to skive when colleagues have completely ignored me again and also when I didn't receive any constructive feedback from colleagues or superiors but was rather called stupid. The lack of togetherness was one of the triggers for skiving, I would say. It was a very tense atmosphere, not only towards me but also towards others. I had the impression that things were better in other teams than with us. I wouldn't call anyone choleric, but the colleagues often bitched at each other. Mostly, though, there was a lot of backbiting and blackening. As far as I could tell, I was the only one who was systematically ignored by some colleagues” (Interviewee 20).

As justification for the excessive skiving, interviewee 20 reflects:

“It was easier for me to skive and avoid the situation than going to work and face it. I had a guilty conscience most of the time when I skived. But the feeling when I was at work was worse than my guilty conscience when I was skiving. After all, I knew that my colleagues had to do my work when I wasn't there. Maybe I would say that my company deserved it. I mean, they are responsible for how many clients they take on, so they can manage the workload of the employees and the superiors also should be concerned about a better working atmosphere in the team. I would say that it had nothing to do with revenge against the colleagues who ignored me. It was rather my own evasion. I also didn't notice that others did it as excessively as I did” (Interviewee 20).

Interviewee 20 applies the neutralisation technique *denial of the victim* when stating that the company deserves it. She blames the superior for not reducing the workload for each employee and for not improving the work climate. Surprisingly she does not hold a grudge against her colleagues who ignored her. Furthermore, she applies a form of *advantageous comparison* when she reflects that her feeling when she was at work was worse than her guilty conscience when she was skiving instead. Contrary to many other interviewees she does not apply

diffusion of responsibility (“*others do it as well*”) as she states to not have noticed others skiing as excessively as she did.

The perceived work overload that leads to stress and eventually results in the skiing behaviour, is in line with the findings of Vardi and Weitz (2016) who relate overload to counterproductive work behaviour. Another reason that interviewee 20 poses regarding not feeling comfortable at work is being ignored by her colleagues. The relationship between workplace bullying and misbehaviour at work is in line with the findings of Einarsen et al. (2011) and supported by Lam and Lau (2012) who find that loneliness at the workplace, defined as insufficient workplace relationships, has a negative effect on employee behaviour. Venkataramani et al. (2013) find that avoidance behaviour by colleagues leads to dissatisfaction among the victims and eventually to withdrawal. This is supported by the accounts of interviewee 20, who felt dissatisfied due to the perception of being ignored and eventually quit. Nevertheless, until withdrawal, shortening the weeks by skiing “*made each single week a little more bearable*” (Interviewee 20).

The findings can also be related to Aquino and Thau (2009), who show that workplace victimisation, defined as acts of aggression perpetrated by one or more members of an organisation that cause psychological, emotional, or physical harm to their intended target, is resulting in perceived mistreatment at work and eventually misbehaviour.

Interim Conclusion

The behaviour of peers as well as cross-hierarchical colleagues (“*Everyone just did it without really questioning it, from junior consultants to managers*”, Interviewee 14) is the basis for the neutralisation technique *diffusion of responsibility* to form and develop. The situations where deeds are committed jointly among colleagues are perceived as “*group dynamics*” (Interviewee 8, 9 and 14) by some perpetrators. The perpetrators rather do not commit the deeds within their first months of employment when they are new to the company (cf. Interviewee 12), but the neutralisations need to mature while the perpetrators observe their work environment and notice how the other workplace actors around them behave and act.

Moreover, the perpetration of deeds neutralised with *diffusion of responsibility* leaves the perpetrators rather cold and unconcerned. No intense emotions and

feelings could be identified from their accounts of the deeds or when they reflected about a potential influence of other workplace actors on their justifications.

Interviewee 14 reflects that the culture in management consultancies might be associated with a very high susceptibility to fraud, because there would be simply so much work that employees can easily justify a lot of those deeds. Employees could argue that they do an incredible amount of work which would not be rewarded to the same extent (*“everyone thinks that they earn too little for what they do”*, Interviewee 14). This is also an argument of interviewee 19 for stealing drugs in the hospital and for interviewee 20 for skiving excessively.

According to the narrative of interviewee 20, who was systematically ignored by her peers at work, she does not apply a neutralisation technique to commit excessive continued payment fraud, that is directly linked to the peers' behaviour. Although strong negative emotions and feelings up to psychosomatic reactions are triggered (cf. section 4.2.2.1.), she rather blames her superior for the perceived grievances in her team and thus applies *denial of the victim* in that regard (*“Maybe I would say that my company deserved it”* and the *“superiors also should be concerned about a better working atmosphere in the team”*, Interviewee 20).

Proposition 3.1-5: Negatively perceived peer behaviour can trigger neutralisation techniques that in turn are not directly associated with it. Precisely, the neutralisation technique that is formed and applied to enable a perpetrator to commit a deed, does not necessarily blame the peers for their behaviour, but might blame their superior for not intervening. Hence the neutralisation technique *denial of the victim* can be directed against the superior as a retaliation behaviour and not against the peers' behaviour, which, however, served as the trigger.

4.2.3.2. Influence of Superior Behaviour on the Application of Neutralisation Techniques and committing a White-Collar Crime

Interviewee 1 reported that especially the behaviour of her department head in various situations (cf. 4.2.2.1) influenced her justification and perpetration of

continued payment fraud. Asked which factors influenced her decision to stay at home and pretend to be ill, although she wasn't, she responded:

“Committing continued payment fraud had to do with the behaviour of my department head. It's not that she put me down and I was 'sick' the next day. But it was the case that on the days when I didn't feel like working, I stayed at home and called in sick. In the past, I would have definitely not done that. But now I think, why should I bend over backwards for my boss? I remember one specific situation, where I thought about the fact that I have been annoyed a lot by my boss lately and that I don't get the recognition I would deserve. Instead, all I get is being put down. I thought that I let her see what it's like when I'm not there for a few days and she needs to find substitutes who handle my treatments. I also thought that I could do this as others do it as well.” (Interviewee 1)

By reflecting on the decision-making process and the influencing factors that led to commit the continued payment fraud, interviewee 1 applied several neutralisation techniques.

By being bullied and annoyed by her superior, she was of the opinion to deserve these days off and thus applied a type of the neutralisation technique *moral justification* (cf. section 2.6.1.) most accurately *claim of entitlement* (Coleman, 1985; Wells, 2011).

Furthermore, the neutralisation technique *denial of the victim* is applied when she shows a certain amount of gloating that her superior is facing the challenge to find a suitable substitute to take over her patient's treatments.

At the end of her narrative, she is applying the neutralisation technique *diffusion of responsibility*, when claiming that *“others do it as well”* (Interviewee 1).

Referring to this and asked if she witnessed that other colleagues also committed continued payment fraud, she affirmed that she knows some colleagues who regularly pretend to be ill for one or two days every month to gain additional leisure time:

“One colleague is so stupid that he tells a patient that some workmen are coming to his house on Thursday and then he calls in 'sick' for Thursday. The patient also told us about it. But there's nothing you can do about it. There are really colleagues who pretend to be sick for several days every

month, regularly. There is not a single month where this is not the case” (Interviewee 1).

Asked to reflect on the influence of such criminal behaviour of other colleagues on her own decision-making process to commit continued payment fraud, she replied:

“I was always someone who was fortunately never seriously ill. But at some point, I thought I couldn't take it anymore. If I don't feel like working in the morning, I just stay at home and call in sick. I've known for all these years that others do this, but I've never done it myself. The reason that broke the camel's back to decide for skiving some days every now and then is definitely the specific behaviour of my superior, as well as the general behaviour of the management with regard to my salary and the therapy approach” (Interviewee 1).

Enquired regarding the management's behaviour, she pointed out that there is a huge salary gap within the company between the nursing staff and the therapy staff. Interviewee 1 is part of the therapy staff who gets less salary than the nursing staff, as the latter get a lot of extra compensations. She reported:

“In recent years, the development of the remuneration system for therapy has been very negative and there has also been no support. We say that the patients come to the clinic because of us, the therapists. However, the management sees it differently. They think that we get enough pay and that the nursing staff would be even more important” (Interviewee 1).

Associating this perceived injustice to the decision-making process that led to the perpetration of the continued payment fraud, she explains:

“That's why I told myself that I deserved the few extra days when I wasn't receiving a higher salary. All in all, my decision to skive is the result of the behaviour of my direct superior [(department head)] in the specific situations that I described and also due to the attitude of the general management with regards to the lower appreciation of our therapy workforce compared to the nursing workforce. For decades, I have never skived. Back in those early years, we used to party a lot during the week until late at night and then I was at work punctually at 7 a.m. the next morning. My guiding principle was always the following thought: If I had

my own physiotherapy practice, would I go to work or not? And if I answered 'yes' to myself, then I would also go to the clinic for work. This attitude has drastically changed, especially in the last years with the new superior” (Interviewee 1).

The statements above show that interviewee 1 extended the neutralisation technique *denial of the victim* to the clinic's general management as well.

Furthermore, the perceived injustice of unequal pay compared to the nursing staff provided the basis for applying the neutralisation technique *moral justification* when committing continued payment fraud and gaining additional paid days of leisure time. These are perceived as compensatory *wage in a kind* (cf. Free, 2015).

Nevertheless, interviewee 1 emphasised that the temporal connection of the situation and the deed was not immediate:

“It was not an act of defiance in a way that I was treated unfairly by my superior one day and then I skived the next day. No, it wasn't immediately the next day or the next week. I would say, it was the result of several things I experienced, so that I could justify skiving some days here and there. I would say it was rather the sum of all the situations.” (Interviewee 1).

She reflects about her behaviour change in favour of committing white-collar crimes towards the end of her career after more than 30 years of law abiding:

“I told a friend who has known me for decades when I once again stayed at home two days even though I wasn't ill. She was very surprised because she doesn't know me to behave like that. But in recent years, I have simply allowed myself these one or two extra days per quarter. Actually, this is not acceptable for me either, but under the circumstances I found it okay” (Interviewee 1).

Interviewee 1 reflects that even her private environment is surprised by her behaviour change. She emphasises with regards to her stable moral beliefs and values that skiving in general is “*not acceptable*” (Interviewee 1). Nevertheless, through the application of neutralisation techniques, she was able to reduce the cognitive dissonance and commit the deeds while upholding her values.

Interim Conclusion

The reported interpersonal situations of interviewee 1 evoked strong emotions, such as anger and corresponding feelings, such as disappointment. Interviewee 1 can directly link the decision-making process and the justification for committing continued payment fraud with the behaviour of her superior, the general management as well as with other colleagues. The statements of interviewee 1 can be associated with different neutralisation techniques, such as *moral justification*, *diffusion of responsibility* and *denial of the victim*. Nevertheless, the reaction to the perceived unfair treatment or the observation of other skiving colleagues was not immediate. The reaction in the form of committing white-collar crimes was withheld for months while the neutralisation techniques were formulated in her mind. Technically speaking and referring to the fraud triangle (Cressey, 1953), as the opportunity and motivation to commit the deed were given, the neutralisation techniques were accessed and applied to reduce the cognitive dissonance and thus being able to perpetrate the deed.

Proposition 3.2-1: Employees who have a strong and well-established system of beliefs and values and did not commit white-collar crimes over decades can become white-collar criminals once the environmental triggers e.g., the behaviours and statements of other workplace actors, become strong enough.

This proposition is in line with previous research in the field of ethical behaviour, where a strong influence of the social context and environment on the decision-making process was observed in corporate settings (Piquero et al., 2005). Ethics researchers stressed the influence of the corporate environment and contextual factors, such as social norms, ethical leadership, fair treatment, ethical climate, and culture on *bad* behaviour (Bennett and Robinson, 2003; Brown et al., 2005; Greenberg, 1990, 2002; Robinson and Greenberg, 1998; Robinson and O’Leary-Kelly, 1998; Treviño et al., 1998).

The results of this thesis imply that the influence of interpersonal situations can even lead to criminal behaviour.

Interviewee 15 committed continued payment fraud by skiving for four weeks in a row. This happened three months after the conflicting situation with the superior, who had asked him to reactively record two weeks of vacation instead

of working time and one month after his mentor had informed him about the fact that he will not be promoted that year.

“I had worked a lot that year and also on holidays and weekends. In addition, it was a very stressful time on a current project. There were regular weeks with 50 or 60 hours and days that started at 7 a.m. and sometimes didn’t end until 9 p.m. The bottom line was that I didn’t get promoted and all my overtime of around 160 hours was forfeited as it is normal for my rank at year-end when I didn’t manage to reduce it. I would have been willing to sacrifice them for the promotion, but as I wasn’t promoted, I somehow wanted to get them back. And so, I took four weeks off. I went to the doctor and asked for a medical certificate pretending burn-out symptoms although I didn’t actually feel like this. In fact, I was on a three-week summer vacation before where I reflected on all this and made the plan to get back the forfeited overtime by skiving” (Interviewee 15).

With regards to “*making the plan to get back the forfeited overtime by skiving*” (Interviewee 15), he expressed the following emotions and feelings:

“I came to the conclusion that of course I am to some extent to blame for the situations; I’m also self-critical. However, I felt unfairly treated by the superior and of course because I was not promoted. But I think the manner was worse than the fact itself. I mean, it was very flimsy reasons from my point of view and the decision for my non-promotion was communicated to me by my mentor very non-transparently. When reflecting about all this, I have to confess that I was a bit torn as I thought through the pros and cons of skiving. Moreover, I have never skived before. But in the end, I decided to do it as I had enough reasons to justify it” (Interviewee 15).

The reflections of Interviewee 15 support Greenberg (1990) who shows that perceived injustice alone might not be enough to trigger misbehaviour. Greenberg (1990) argues that the interaction between the perceived injustice and the way in which a superior explains and deals with a decision determines the likelihood of an employee to misbehave.

The findings of this thesis also support Skarlicki and Folger (1997) who conclude that perceived (in)justice can be further broken down into the perceived fairness of a decision, the way it is conveyed, and the treatment after the decision has

been made. Interviewee 15 similarly breaks it down when concluding that “*the manner was worse than the fact itself*” (Interviewee 15).

In order to analyse the applied neutralisation techniques, interviewee 15 was asked about the concrete justifications for the deed. He reflected:

“I would say that I was entitled to the compensatory time i.e., the four weeks of free time that I received as a result of my skiving. After all, a lot of overtime was forfeited, and I wasn’t even promoted after all my hard work. Moreover, the superiors deserved it in a way because they treated me badly in the way they dealt with me. It was immediately after my three weeks of vacation, and I didn’t have any major project responsibilities during that phase. So, I didn’t let anyone down either, otherwise I wouldn’t have done it. At first, I only took a week of sick leave and then extended it by another week. At the end of the second week, I extended it by another two weeks. At first, I didn’t intend to skive for a total of four weeks. However, taking the time off felt good and right and then I extended it. The doctor would have provided me with a medical certificate even for two more weeks, so I could also have taken six weeks off, but that would have been too much, I think. I felt that four weeks was enough to compensate. I took a lot of time for myself during that time and did a lot of sport. I also visited family and friends extensively” (Interviewee 15).

Subsequently, interviewee 15 was asked to reflect if he perceived the decision to commit continued payment fraud as directly influenced by the superiors’ behaviours:

„Yes, definitely. The decision to skive was the result of the misconduct of the superiors. It was the sum of the events. I would most likely see the non-promotion and the non-transparent way my mentor told me as the trigger. I think if I had been promoted, I definitely wouldn’t have done it. Then I would have accepted that the other superior, who proposed to reactively convert working time into vacation, behaved – in my perception – very badly and that quite a lot of overtime was forfeited at the end of the year. Then the hard work, so to speak, including the injustices endured, would have been worth it. But because of the non-promotion, there was no compensation for all this and then I had to restore the balance in a different

way. And thus, it seemed legitimate to me to get back four weeks of additional free time by skiing. I think that I would not have skived if my mentor had told me about the non-promotion differently. If he had been more transparent. His arguments and his manner somehow didn't feel open and honest in the conversation, which also contributed to my decision.” (Interviewee 15).

Interviewee 15 reports that he has never skived before in his ten years of working. He states that he was very rarely ill and moreover, he was proud of the fact that he had zero days of absence at his year-end reporting.

“But then, under the circumstances described, I simply didn't care and saw the advantage of getting justice back” (Interviewee 15).

Interim Conclusion

The reported interpersonal situations of interviewee 15 evoked similar emotions as described by interviewee 1, such as being “*annoyed*”, “*shocked*” and a feeling of being “*endlessly disappointment*” (Interviewee 15).

He was able to directly link the decision-making process and the justification for committing continued payment fraud with the behaviour of his superiors, as well. The statements of interviewee 15 can be associated to different techniques of neutralisation, such as *moral justification* (“*I would say that I was entitled to the compensatory time*”, Interviewee 15), *denial of the victim* (“*the superiors deserved it in a way, because they treated me badly in the way they dealt with me*”, Interviewee 15) and *advantageous comparison* (“*I could also have taken six weeks off, but that would have been too much, I think*”, Interviewee 15).

Similarly, to interviewee 1, the reaction to the concrete situations of unfairly perceived treatment was not immediate. The neutralisation techniques developed over weeks or months and especially by reflecting on the situations during Interviewee 15's three weeks of vacation. It culminated in the decision to “*get back*” the forfeited overtime through skiing and thus “*restore the balance*” (Interviewee 15).

Research indicates that perceived unfair treatment results in deviant employee behaviour. Employees who feel that they have been treated unfairly often have a desire for retaliation or some other negative behaviour to restore the balance or get even (Litzky et al., 2006).

The well-structured hierarchies and a respective promotion plan in consulting companies – often combined with an “up-or-out” culture – could also be seen as a psychological contract between Interviewee 15 and his superiors. Hard work including many non-compensated extra hours and even bad superior treatment should at least be rewarded with a promotion. Violations of psychological contracts in organizations happen regularly (Robinson and Rousseau, 1994) and are often associated with negative outcomes ranging from disappointment and dissatisfaction to reduced trust, withdrawal, turnover, and decreased efforts (Vardi and Weitz, 2016).

The results of this thesis show that a negatively perceived behaviour of superiors can even lead to criminal behaviour. This is in line with Litzky et al. (2006), who highlight that many deviant acts are provoked by a specific event, such as inequitable or unjust treatment, and are directed toward the parties to blame. That interviewee 15 conducted a cost-benefit analysis is illustrated by the statement that he “*didn’t have any major project responsibilities during that phase [and thus he] didn’t let anyone down either*” or that “*otherwise [he] wouldn’t have done it.*” (Interviewee 15).

Even *during the deed*, he reflects on his emotions and feelings about the current perpetration of the deed, when he concludes that “*taking the time off felt good and right and then [he] extended it*” (Interviewee 15).

As a compensation for a non-promotion and the missed salary increase, Free (2015) finds that an employee might commit a white-collar crime e.g., stealing goods from the stock. He or she feels entitled to commit the deed because the goods are seen as “wages in kind” (Free, 2015). In the scenario of Interviewee 15, the forfeited extra hours were compensated as “wages in kind” by the act of skiving.

Interviewee 3 described a situation where a division head skived for several months because he was frustrated about his job not getting the budget and decision-making authority that he wanted. Finally, he was granted garden leave, and his work contract was quit, but the whole process took almost half a year. This experience had a great influence on interviewee 3’s view on skiving:

“That changed my perception of the whole issue of skiving. It was simply incomprehensible to me with what you can get away with in your working life until you get kicked out. I thought that if everything goes wrong for me

in the company and everything goes down the drain, then I could still behave like that guy. That seemed like a wild card to me. Then I could just go to the doctor pretending to be ill and take three weeks off, then come back for a day, greet everyone nicely and then before anyone can talk to me, stay home 'sick' again. This case opened my eyes to the fact that there are people like that and how well they get away with their insolence backed by our labour law system. In comparison, the 2 or 3 days I skive from time to time are absolutely nothing” (Interviewee 3).

Besides *diffusion of responsibility* (i.e. that others also skive), at the end of this statement Interviewee 3 applies the neutralisation technique *advantageous comparison* to justify his own skiving. Regarding the division head, the findings of this thesis are in line with Treviño et al. (2014), who find that the behaviour of superiors and higher management level have a strong influence on their subordinates' attitudes and behaviours as they are seen as authority figures and role models.

Interviewee 16 committed working time fraud, continued payment fraud as well as various thefts during his employment in the furniture industry.

Reflecting on the concrete influence of his superiors' behaviours on his decision to commit the deeds he is of the following opinion:

“I would say that it is the sum of all situations that influenced my decisions to commit the deeds. I can't link individual situations directly to an offence, but the overall behaviour of my superiors, certainly led me to skive more often, cheat on working hours and stealing things. It was the sum of all these interpersonal situations that made my decision to commit the acts easier” (Interviewee 16)

Nevertheless interviewee 16 reports about a concrete situation, where a superior, who was perceived as a choleric person with abusive tendencies, put a lot of pressure on him. Interviewee 16 and a colleague then had an accident at work and injured themselves. Reflecting on the subsequent act of skiving, interviewee 16 established a direct link between the superior's behaviour and the decision to commit the deed:

“The choleric supervisor put us under pressure on the phone, although we were better able to assess the situation on the spot. Then he persuaded us to do it his way and we had this accident and were injured. As a result,

we were both six weeks on sick leave, although I was already fit for work after three weeks. So, I can directly relate the decision to skive three additional weeks to the situation and especially the statements and the manner of the superior. It was a direct reaction to his behaviour because he didn't deserve it any other way.” (Interviewee 16).

The type of injustice may influence the target of a retaliation behaviour. Jawahar (2002) suggests that perceptions of procedural injustice are likely to elicit aggression primarily toward the organization, whereas perceptions of interactional injustice are more likely to elicit aggression toward the offending individual (Beugré, 2005).

In this situation, interviewee 16 is applying the neutralisation technique *denial of the victim* by blaming the superior (*“he didn't deserve it any other way”*, Interviewee 16) for his choleric and pressuring behaviour that led to a work accident and the injury of him and his colleague. The purpose of this retaliation behaviour may be to restore justice (Adams, 1965; Greenberg, 1993) or to even the score (Greenberg, 1993).

When explaining the justifications for his thefts of goods, Interviewee 16 answered the following:

“I thought that I had kind of increased my wages by stealing goods and that I was entitled to that in a way, because I felt exploited by my superior so often” (Interviewee 16).

Interim Conclusion

This is a good example of how the decision-making process is perceived by a perpetrator. Non-transparent, choleric, and pressuring behaviour of superiors leads to emotions such as anger and resentment, as well as feelings of disappointment and being exploited (cf. section 4.2.2.1.). This enables the formation and development process for neutralisation techniques (e.g., *moral justification: “I was entitled to...”*) which then paves the way for the perpetration of white-collar crimes. Furthermore, the application of neutralisation techniques can be directly linked to the superior's behaviour (*“... because I felt exploited by my superior so often”*, Interviewee 16) by the perpetrator. This is in line with Hollinger and Clark (1983, cf. section 4.2.3.1.) who conclude that employees who feel exploited by their company are more likely to engage in criminal behaviour

against their employer, such as theft. The theft is considered as a correction to the perceived injustice.

The behaviour of Interviewee 16 also supports Beugré (2005), who finds that employees feel anger and resentment when experiencing unfair situations and that these negative feelings pave the way for an aggressive response. Based on the findings of this thesis, a response can also be a white-collar crime instead of an aggression. Greenberg and Alge (1998) contend that people initially become aware of injustices because they have received outcomes they recognize as being unfair. This can be linked to the experiences of Interviewee 16 with regards to the company trip to Turkey for the top 20 employees who were selected in a perceived non-transparent and unfair way (cf. section 4.2.2.1.).

The following example by interviewee 4 supports this interim conclusion.

Interviewee 4 who worked in the sales department in the textile and clothing industry describes a meeting situation in which his direct superior and him was told in front of the whole department that the brands they were in charge of will be removed from the company portfolio with immediate effect and thus their jobs will practically no longer exist as of tomorrow:

“My superior and I then made eye contact at that moment in the meeting and knew that we were redundant when our brands no longer existed. And that was the way we were told that we were no longer needed. It was an extreme situation because we were presented with a fait accompli. At that moment I was speechless. It was not at all acceptable that we were told about it in front of all the other colleagues” (Interviewee 4).

A few days after the meeting, interviewee 4 stole a valuable picture frame from a company exhibition. Asked for his justification of the deed he associated it with the meeting situation described above:

“I stole the picture frame a few days after the meeting in which my superior and I were told in front of the whole department that the brands we were in charge of would no longer exist.

It could have happened that they stopped me with the picture frame when leaving the company and someone would have asked what I was taking with me, as I had simply tucked the picture frame under my arm. I was always a bit afraid that my thefts might be noticed. But after this situation at the meeting, I just lost all my inhibitions. I was just angry and

disappointed, and I didn't care about the company. And then I thought about whether I could still have some fun. It was more like a trophy, because I hung the picture frame in the middle of the hallway at home. I still have it today as a souvenir" (Interviewee 4).

Interviewee 4 clearly applies *denial of the victim* as a neutralisation technique, as he commits the theft of the picture frame as a retaliation act for the perceived disappointing communication by the general management in front of the whole department workforce.

This behaviour is in line with the findings of Greenberg (1998) who conducted interviews with waitresses, department store clerks, and hotel staff and consistently identifies unfair treatment as a main trigger for theft. Furthermore, it is in line with Holinger and Clarks survey of 5,000 employees, who identify that theft is considered as a correction behaviour to perceived injustice.

A very toxic work environment is described by interviewee 9 at one of his former employers. He describes his superior as *"narcissistic and choleric and also very selfish and egocentric [who] did not allow any other opinion"* (Interviewee 9). He reports that almost all colleagues were treated very badly by this superior as they were put down and blamed for something they didn't do. Furthermore, the superior was also insulting interviewee 9:

"My superior was also abusive and told me that I was a fool and asked me if I had anything between my eyes, alluding to the fact that I would have no brain. I was really attacked personally. He also said that he wondered if I was the right employee for the job, as I had studied and was highly paid, but he would be absolutely disappointed of me" (Interviewee 9).

This superior being the worst, he reported also from three other superiors who behaved similarly. With regards to emails, the superior used certain stylistic elements to express his anger about any employees' behaviour as reported by interviewee 9:

"The superior then wrote certain statements in emails in font size 32 and with eight exclamation marks. I also know that colleagues were insulted by email. That is simply not acceptable. He wrote something like "this has consequences!" and "I've said that five times now and I'm not going to explain it again" and "this won't go on" and he threatened to give me a warning or sack me. It was always a very aggressive tone. In my view, he

is a narcissist and a choleric person with whom you cannot talk reasonably” (Interviewee 9).

Interviewee 9 describes another situation, where his superior called him via phone from a neighbouring office to complain about something:

“He called me via phone and shouted at me. From my point of view, this is very unpolite and disrespectful. I would have liked better if he came over, shook my hand, and talked to me directly in person. That's how far it went with us. In some cases, he didn't even say goodbye to me. And over time, this overall package triggers a corresponding mood, where you feel also insecure. In the end, it's a ticking time bomb. I was very disappointed, and I didn't understand this behaviour. I also found it very unprofessional. This is definitely not my way of dealing with problems” (Interviewee 9).

With regards to other colleagues, interviewee 9 noticed the following:

“I wasn't afraid, but I know from colleagues that when they saw the name on the phone, they flinched and then didn't answer it, or only reluctantly. There were also female colleagues who cried and were sometimes afraid of him. It wasn't that bad for me yet, but there was always a feeling of general discomfort” (Interviewee 9).

As he skived several days here and there, interviewee 9 was asked to reflect his deed with regards to the experienced superior behaviour. He replied:

“No, I didn't skive to get back at my superior or to get even with him. That's not my attitude. In fact, I never thought about whether the behaviour of my superiors, as I described it before, had anything to do with my skiving. Maybe subconsciously. But never as a direct reaction to statements or the behaviour of my superior. I also never wanted to put myself on a par with these people. My social compass, which rests within me, told me that this is not my way and that I don't want to behave like them. That's why I was never out to take anything away from anyone or to get back at them. The only reaction I had was that I felt less guilty and said to myself, "oh, what the heck, I'll just take the day off" (Interviewee 9).

Talking about the fact, that he had to work long hours and on weekends without being allowed to record these extra hours as overtime, at a later stage of the interview he explains the justifications for his skiving as follows:

“I skived a day here and there. On the one hand because of the toxic working environment and on the other hand because of the overtime in the evening, at night and on weekends that I could not record. I said to myself that it was okay due to these reasons” (Interviewee 9).

Interim Conclusion

Interviewee 9 experienced an extreme example of a toxic leader and a toxic work environment. It is remarkable that he initially states that this rather had no influence on his deeds. At most, he suspects a subconscious influence on his behaviour. At a later point in the interview, however, he mentions the toxic environment as one of two justifications for his white-collar crime. This can be linked to the neutralisation technique of *moral justification* (*“it was okay due to these reasons”*, Interviewee 9). The findings are in line with prevailing research that employees are more likely to be unethical in the presence of abusive leaders or unfair treatment (Treviño et al., 2014) and that mistreatment by leaders motivates employees to reciprocate with deviance (Mayer et al., 2012).

Proposition 3.2-2: Although having strong beliefs and values that criminal deeds are not acceptable, a toxic work environment and especially toxic leaders can be a breeding ground for the formation, development and application of neutralisation techniques that enable an employee to commit a white-collar crime. Employees might even *subconsciously* be influenced by a toxic environment and a toxic superior behaviour in their decision-making process, including the formation and application of neutralisation techniques.

Interviewee 6 committed working time fraud and continued payment fraud. He confesses to skive every now and then to compensate for working very hard. He explains that they are currently building a house and have several appointments e.g., with the craftsmen to plan the kitchen or the bathrooms. He explains in detail that he has *“only 26 days of vacation per year, which is not much compared to other companies in Germany”* (Interviewee 6), that it is necessary to hand in a half day of vacation if you are absent for only three hours and that he

unfortunately is not allowed to record overtime due to his employment contract. Nevertheless, he would *“keep kind of a ‘shadow bookkeeping for [himself] in the form of an Excel file, so [he] know[s] that [he has] already worked about 90 hours of overtime this year”* (Interviewee 6).

Furthermore, he has different views than his superiors, especially with regards to working from home during the Covid19 pandemic. He explains the differences of opinions:

“Basically, my superiors have a very negative attitude towards home office. They all get on my nerves about it. They always argue that we work in an agile way and that only works if you sit together in small teams. In my view, that’s complete bullshit, because you can also do everything via video conferences. The other day, my boss threw out another blatant thing: We have a quarterly kick-off in which we discuss what we want to do and achieve in the coming quarter. He said: ‘We will now be all back in the office 100% and if we have the next kick-off event and someone is in the home office, they can dial in, but they have no say and are only allowed to listen and say nothing’. I can’t identify with this behaviour and my attitude does not match the employer’s attitude. My bosses are blatant control freaks. My attitude is that I have a certain duty to fulfil in an employment relationship which I do. However, with my current employer, if I’m not feeling well, I just stay at home and skive when I don’t feel like working” (Interviewee 6).

Interviewee 6 reports to have discussed the working climate with his colleagues who also would believe the superiors’ behaviour is not appropriate in many respects:

“The overall mood in my team is not very good at the moment. When I talk to team members about my superiors, we regularly come to the conclusion that their behaviour is simply not okay. And now, more and more long-serving employees quit. I would absolutely attribute that to the behaviour and statements of the superiors“ (Interviewee 6).

As justifications for his skiving as well as working time fraud, he explains:

“The statements from the management and their general attitude are that the employees should all come back to the office despite the ongoing pandemic [Note of the author: the Interview was conducted in July 2021]. I’m not at all behind that. And that’s why I think that I’m not bending over backwards for them, because I have a different attitude to it. I believe I do my job well and I work more than other colleagues. I know this from other departments who really do a ‘9 to 5’ job and always go home at 5 p.m. sharp. So, I don’t have a guilty conscience if I skive two days or don’t record half a day’s vacation when I’m not working in the afternoon due to private appointments” (Interviewee 6).

Interviewee 6 is applying the neutralisation technique of *moral justification*, as he feels entitled to not record an afternoon where he is not working because he has accumulated much overtime according to his shadow bookkeeping. Furthermore, he applies *advantageous comparison*, when he compares his efforts with other colleagues from other departments, who would only work the standard hours “from 9 to 5” Interviewee (6).

Interviewee 6 provides another example where he is of the opinion that his superior is “*a blatant idiot*” (Interviewee 6). He takes care of a family member from time to time and has agreed with his superior that he would then need a week in the home office to do this e.g., once in a quarter. They had agreed that he would openly communicate to the team that he is staying in the home office for a week at a time to look after a family member in need of care. Then the situation came up and he informed his superior about it a month in advance. The superior then said that although it is very commendable that he is taking care of a close family member, he should not be in the home office for the next four weeks before this home office week, so that he could save up the home office days over the weeks and then take them all at once in one week. The superiors argued that otherwise, it would be very difficult to explain to the team why he is allowed to be in the home office for one week at a time and other colleagues can only stay in home office the maximum of one day per week. He expresses his incomprehension about this argumentation:

“I can’t understand at all why it’s hard to argue that I am taking care of a beloved family member during that week; everyone in the team would understand that. There would be no need that I save up my regular home office days the weeks before. Things like that just lead me thinking, for

example, when I'm skiving or not recording absence: that's what you get by your behaviour, you douchebags" (Interviewee 6).

The last statement clearly refers to the application of *denial of the victim*, as he expresses that his superiors are to blame for his deeds and deserve them as an act of retaliation. Furthermore, he conveys his disparaging attitude towards his superiors by insulting them as "*blatant idiot*" and "*douchebags*" (Interviewee 6).

Interviewee 5 is working as a chef in a premium restaurant and committed a theft as a response to lapsed overtime. He stole a kitchen appliance, worth 100 Euro that he needed at home to prepare for a private dinner with friends. He describes his thoughts around his justifications as follows:

"In my mind I associated it with the unpaid overtime. You cannot really compare taking a device worth 100 Euro home with over 100 hours of lapsed overtime. I thought that the company had screwed me out of over 100 hours of overtime. The device I took home was hardly in proportion. If I had stolen something equal to the overtime, I would have had to take half of the kitchen home with me. But the appliance was just there, and I needed it at home. I was thinking about the overtime at that time and that it's an absurdity that it's just going to lapse. You can't put a price on it, but I thought that the little device was a small consolation. Besides, we still had several of these devices in operation, so it wasn't a big deal that one was missing. I didn't harm anyone with it, and I didn't harm the company to such an extent that it could go bankrupt" (Interviewee 5).

He uses several neutralisation techniques to justify his deed, such as *moral justification*, because he felt entitled to take the appliance as a wage in kind to compensate for the lapsed overtime and considers it as a "*small consolation*" (Interviewee 5). Furthermore, he applies *denial of the victim*, because he feels cheated out of his overtime by the company. Moreover, he applies *advantageous comparison*, as he is of the opinion that he would have had to steal much more if he had wanted to offset the value of the overtime with theft. Eventually he applies *trivialising the consequences*, as there were many of these appliances in the kitchen and he just stole one of them which wouldn't "*harm the company to such an extent that it could go bankrupt*" (Interviewee 5).

Production and property deviance, such as thefts, are common responses to unfair rules and perceptions of injustice (Litzky et al., 2006).

Three months before the overtime lapsed, interviewee 5 had a conversation with his superior about it. Although overtime is not officially part of the employment contract, it was paid in the years before. That year it wasn't paid without any good reasons. He reflects about the conversation with his superior and the link to the deed:

“The conversation with the boss of the restaurant about the overtime took place about 3 months before the theft. I still remember it very well and he couldn't explain why the overtime is not paid that year. I think that otherwise I wouldn't have taken the appliance home. But as they cancelled all my overtime without paying it for any good reasons, I saw the device as a wage in kind. The boss owns 3 other premium restaurants and, in my opinion, could have afforded to pay us overtime. It was definitely related to this non-transparent decision that the overtime was not paid. So, I thought that I should take the machine as I needed it. In any case, the connection with the superior's behaviour is clear to me” (Interviewee 5).

The conversation with his superior who did not provide any good reasons for not paying overtime that year served as the basis to trigger the formation of neutralisation techniques. Nevertheless, the neutralisation techniques that were enabling interviewee 5 to commit the theft were manifold. Although not mentioning his superior in the first statement where he describes his justifications for the deed, he attributes the trigger to a conversation with his superior and his non-transparent behaviour.

This finding again supports Skarlicki and Folger (1997) who conclude that perceived (in)justice can be further broken down into the perceived fairness of a decision, the way it is conveyed, and the treatment after the decision has been made. The perception of interviewee 5 that *“it was definitely related to this non-transparent decision that the overtime was not paid”* (Interviewee 5) is comparable to the behaviour of interviewee 15 regarding the non-transparently perceived explanations about his non-promotion and his conclusion that *“the manner [how the decision was communicated to him] was worse than the fact itself”* (Interviewee 15).

The following example of interviewee 19 goes into a similar direction, as her deed was also related to a perceived unfair behaviour of a superior.

Interviewee 19 works in a hospital as an intensive care nurse and committed continued payment fraud among other deeds.

She argues to have skived because of an unfair working schedule:

“My frustration has increased over the last 2 years. The first time I skived was recently when I was given an unfair duty roster. So, I decided that I would just stay at home a day” (Interviewee 19).

She completed many extra tasks, like writing an extensive guideline for a heart-lung machine outside regular working hours and giving a training for other nurses for that machine, but didn't feel sufficiently valued. As she is a certified trainer for this machine, she is paid by an external institute to provide these trainings. From her point of view, her superior wrote an unfairly perceived roster:

“I think he could appreciate all my extra work in the roster by giving me a fair work schedule. But he made it very unfair, so I was really pissed off because he put me on duty for 13 days in a row. But that was legally okay, because I gave the training on the 8th day where I was paid by the institute. That means that according to the duty roster, that counted as a day off, but in fact I was doing an activity for his ward, and he knew that. So, I was on duty for 13 days in a row, which is something no one else needs to do and no one actually can do. I was angry and everyone told me that it was unfair how he treated me. My colleagues view it the same way as I do” (Interviewee 19).

Confronting her superior with the perceived unfairness the following happened:

“He just raised his eyebrow and shrugged his shoulder. There was also no apology from my superior in the sense of ‘I'm sorry’ or ‘I didn't notice that’ or ‘I didn't intend that’. That also fuelled the situation. In general, he is someone who does not admit any mistakes. Anyway, because I didn't let up, he then gave me an ordered overtime day in the middle of these 13 days. And I was really angry that he was using my hard-earned overtime for a day off. I remember exactly that I then skived this day sending a sick note, to not lose my overtime” (Interviewee 19).

With regards to the justification of this decision, she reflects that her colleagues with whom she consulted on this situation, persuaded her to skive:

“I remember that some of my colleagues said to me that I shouldn't accept that. And then they said that they do the same and skive a day if they don't like the roster. So, they really encouraged me or rather actively persuaded

me that I should skive that day because they would do the same. But I had a bad feeling during the conversation because skiving is not really my thing. I have a guilty conscience, partly. But eventually I skived that day because they persuaded me” (Interviewee 19).

Reflecting on what she thought in the concrete situation when she called in sick, she reports that the behaviour of her superior was the trigger, and the behaviour of her colleagues supported her in this decision:

“The behaviour of my colleagues and my superior both had an influence. If my colleagues hadn't talked to me like that, I don't know if I would have really done it because of my honesty. The initial trigger was definitely my boss's behaviour. I was really angry, frustrated, and disappointed, and then my colleagues really positively encouraged me and then I made the decision to do it” (Interviewee 19).

Analysing her statements above, the encounter with her superior and especially his reaction to her critique regarding the roster served as an initial trigger for her deed. Especially the manner how her superior reacted (*“He just raised his eyebrow and shrugged his shoulder [and] there was also no apology from my superior”*, Interviewee 19) as well as the fact that he then changed the schedule and included an ordered overtime day, was perceived as unfair and evoked feelings of anger, frustration, and disappointment. Based on the emotions and feelings she recalls that this concrete interpersonal situation can be seen as the starting point for the formation of the neutralisation technique *denial of the victim*, as she believed her superior would deserve it in return for his unfair behaviour. As she further reports, her honesty was about to prevent her from committing the deed, but her colleagues convinced her that skiving would be appropriate, as they would also do the same and have also skived in similar situations. Here, interviewee 19 formed and applied *diffusion of responsibility* as a neutralisation technique.

Interim Conclusion

This situation demonstrates that one neutralisation technique might not be sufficient to enable a perpetrator to commit a deed. According to the narrative of interviewee 19, the effect of honesty as one of her core values was greater than the justification based on her superior's behaviour (*denial of the victim*). As the behaviour of further workplace actors (i.e., her colleagues) provided the basis for

another neutralisation technique to be applied (*diffusion of responsibility*), it eventually was sufficient to enable her to commit the continued payment fraud. The attitudes and behaviours of peers in the workplace affect employees' behaviour, whereas a higher frequency and intensity of peer interaction makes the influence stronger (Zey-Ferrell and Ferrell, 1982). Jones and Ryan (1998) highlight the importance of moral approval from an employee's peers regarding the response in morally difficult situations (cf. Treviño, 2006).

Proposition 3.2-3: Applying one neutralisation technique might not be sufficient to reduce cognitive dissonance caused by an inconsistency with strongly internalised core values (e.g., honesty). To enable a perpetrator to commit a planned deed, the application of further neutralisation techniques might then be necessary to provide sufficient justification reasons to neutralise the existing cognitive dissonance.

Regarding the working time fraud interviewee 19 reports that she has to complete so-called all-round activities, such as tidying up, cleaning, preparing materials and machines before her official start of work, after work or even in the home office when she is preparing guidelines for standard operating procedures e.g., for operating a certain machine:

“My station manager expects me to do my extra duties outside of my official working hours, meaning before or after the shift I am assigned to, and often also in the home office” (Interviewee 19).

When she leaves work earlier without clocking out – say after seven hours – the standard daily working time of eight hours is recorded in the time registration automatically. Doing this quite often she justifies:

“Having to do all these things outside my actual working hours, I think that I can leave early once in a while without clocking out. I even think that I could finish work even earlier and that would still be fair to me. My superior has a small radio in his office where he listens to hip-hop music all the time, he always chats a lot with colleagues about non-work-related topics and takes excessive smoking breaks. Hence, he also takes excessive breaks throughout the day without clocking out for these times. And that's why I think I can leave early without clocking out, too” (Interviewee 19).

Interviewee 19 applies the neutralisations techniques of *moral justification* as she perceives it just fair to leave work earlier without clocking out to compensate for the work hours she is expected to render beyond her shift.

In addition, she applies *advantageous comparison*, thinking that it would still be fair if she left even earlier, and she applies *diffusion of responsibility*, referring to her superior's habits.

The *moral justification* as well as *advantageous comparison* are indirectly associated to her superior's behaviour, as he is the one who is expecting from her to render many unrecorded and hence unpaid hours beyond her actual shift. Moreover, she applies *diffusion of responsibility* by directly linking her justification for the deed with the negatively perceived behaviour of her superior.

Working as an intensive care nurse in a hospital, interviewee 19 unauthorisedly accepted gifts from patients in several instances. If patients are satisfied with the treatment and care, then they will occasionally give money to her, sometimes five or ten Euro and sometimes even more, up to 50 or 100 Euro. According to the hospital guideline it is permitted to accept a gift of up to ten Euro, provided the money is paid into a collective cash box. From time to time, some employees would use this money to buy a breakfast for everyone in the shift.

Furthermore, she reports that sometimes the bereaved call for money to be donated to the intensive care unit instead of spending it for grave decorations, because they took care of someone for a very long time before they passed away. It is then announced that sometimes more than 1,000 Euro were donated for the intensive care unit by the mourners:

“But we don't see the money. It always goes into some pot, and someone always gets it and then they say that we're going out for dinner together with the ward or something. And then nobody has seen this money again. I'm not sure where it ends up. It's absolutely non-transparent” (Interviewee 19).

Reporting from her deeds she gives the following example:

“If patients have scolded other nurses for making them uncomfortable and then say to me that they are glad that I treated them afterwards and then give me money and say that I should definitely keep that alone, then I keep

that to myself, as it is explicitly meant for me. And we've all done that at one time or another with smaller amounts." (Interviewee 19).

In this case interviewee 19, applies *moral justification*, as she feels entitled to keep the money, because the patients told her that her care was better than the care of other nurses. In this case the other nurses' behaviour in form of a bad patient care indirectly provides her with the basis to form and apply the neutralisation technique in order to commit the deed. Furthermore, she applies *diffusion of responsibility* as she claims that others also would keep smaller amounts of moneys every now and then.

In another example she co-offended with other nurses and split the money they received from a patient, not putting it into the collective cash box as required:

"Once we received 100 Euro and there were five nurses in the shift and then we agreed among ourselves that we would split the money and keep it; 20 Euro each" (Interviewee 19).

As a justification for the latter example, she explains:

"We did this, because we often don't see anything of the larger amounts that are donated. So here I would say the non-transparent behaviour of the superior influenced us in our decision to split the 100 Euro and keep our share" (Interviewee 19).

In this case *moral justification* was applied due to the non-transparently perceived process for using larger amounts of donated money that the intensive care unit receives. She can link the application of this neutralisation technique directly with the behaviour of her superior who is seen as the responsible for the lack of transparency.

In a study on a sample of 244 nurses conducted in the Netherlands, Van Yperen, et al. (2000) found that the more injustice nurses perceived, the more likely they were to react to *problematic events*, such as a difference of opinion with a superior or dissatisfaction about a schedule, in a destructive way, such as *exit* (i.e., leaving the organization), *neglect* (e.g., reporting sick, coming in late, missing meetings, taking care of personal business during working hours), and *aggressive voice* (attempts to change the situation while taking into account one's own interests exclusively). The behaviour of Interviewee 19, an intensive care nurse, is in line with the findings of Van Yperen, et al. (2000).

Proposition 3.2-4: Non-transparent superior behaviour leads to mistrust among employees, which in turn is a breeding ground for the neutralisation technique *moral justification* to form and grow until it is applied and enables an employee to commit a white-collar crime.

Interviewee 12 reports about the relationship with his superior when he was working in the headquarters of an international bank as a clerk at that time. During an important project, several all-day workshops had to be conducted with the branch managers. He describes a week with workshops on every day that should have been held at different branches of the bank by his superior, another colleague and himself. On Monday morning of that week, his superior called in sick for the whole week but insisted that interviewee 12 and his colleagues should conduct the workshops by themselves.

Interviewee 12 reflects on that situation when the superior called in sick and he had to take over the lead for the workshops:

“She could have simply cancelled and postponed the workshops. I would have preferred that she does not leave us in the lurch as team leader and let us do the workshops on our own. These were quite important workshops. I had to do them together with my colleague and I then had the leadership role there” (Interviewee 12).

Interviewee 12 reports that it happened more often that the superior called in sick for important meetings that were coming up. Sometimes it was a few days and sometimes a week. At some point, this became noticeable to him, as it was almost always on days when important presentations were scheduled:

“It was simply a pattern that emerged over time. Later, she often delegated the presentations and no longer had to call in sick to avoid them” (Interviewee 12).

Interviewee 12 further reports that initially at the job interview the division head presented the whole salary package. Reportedly, they promised a certain fix salary and a bonus that covered all his demands. Especially he had asked if there would be annual salary adjustments due to the inflation. They affirmed the yearly salary increases. Eventually interviewee 12 got only around ten percent of the bonus because of a supposedly bad business year. And there were no salary adjustments due to the inflation at year-end.

Interviewee 12 reflects:

“That was also a big point that played into it, that I did the deeds; that I realised that I didn't even get what they promised me at the beginning and there's no increase due to the inflation every year. I then felt cheated; and that's what it was. There was really no increase in the salary at all. Then I just thought ‘and now I'll cheat on you, too’” (Interviewee 12).

Interviewee 12 skived every quarter for two or three days, explaining that *“there is also a very low inhibition threshold to simply send out a two lines email and call in ‘sick’”* (Interviewee 12). As a medical certificate is only needed for the fourth day onwards in the bank, he *“was actually always ‘sick’ for the three days [he] could call in sick without a doctor's certificate”* (Interviewee 12). In brief he explains the following: *“If I did, then of course I used all the leeway I had”* and confesses *“together with the working time fraud, this resulted in a total of three additional weeks off per year”* (Interviewee 12).

Vardi and Weitz (2016) describe promises of superior as psychological contracts with employees and highlight the effects of breaking them. A promotion or salary increase not as expected or agreed, might result in white-collar crimes such as stealing or skiving. In these scenarios, employees feel cheated and therefore entitled (cf. *claim of entitlement*, Coleman, 1985; Wells, 2011; Mayhew and Murphy, 2014) to receive these “wages in kind” (Free, 2015).

He also refers to situations where he noticed that colleagues skived as well:

“For example, colleagues told me that there was a bachelor's party at the weekend and then they were on sick leave for the whole week afterwards. Some of these stories were very obvious. In the first year, I didn't find it suspicious. But after some time, schemes become apparent in the behaviour of both the superiors and the colleagues. Then you realise that there is a certain culture and that others also often skive. I then thought that I also could get a few more days off by skiving” (Interviewee 12).

Asked why working time fraud and skiving were fine for him he explained:

After 1.5 years, something started to happen. I hadn't got any pay rises, I'd been there for some time, I was working my ass up for my superior who, on top of that, let me down during presentations. Then I thought about how

I can tolerate the whole thing for several years and how I can get back into a comfortable situation. Well, if I then have 2 or 3 weeks more vacation a year, then I can endure that. Then the overall situation leads to the fact that after one or two years of real effort you realise that the company has really let you down and that it has proved true that I won't climb the career ladder in the near future. Then in the end it leads to me saying to myself that I'll just get it back. I have done so much and sacrificed so much for the company, and nothing comes as reward. I also justified this to myself, as I work much faster than others and did not get any salary increases or promotions. Furthermore, I wouldn't say I did it excessively either. Excessive, from my point of view, would have been to go even further to the limit. Regarding the working time fraud for example, I would have worked only 6 hours and booked 10 hours every day.” (Interviewee 12).

Interviewee 12 applies the neutralisation techniques of *advantageous comparison*, explaining that his behaviour could have been much more excessive as well as *diffusion of responsibility* referring to colleagues who were doing the same. Based on his narrative, the strongest neutralisation he applies is *moral justification* as he repeatedly expresses feelings that he sees himself entitled to commit working time fraud and continued payment fraud (“*I then felt cheated; and that's what it was. Then I just thought 'and now I'll cheat on you, too'*”, Interviewee 12). He directly links non-transparent superior behaviour to the justification of these deeds. He is disappointed and feels abandoned by his direct superior, who has left him alone in important workshops. He even feels lied to by the division head with regards to what was promised in his job interview as remuneration compared to what he actually got.

The feeling of Interviewee 12 “*about how [he] can tolerate the whole thing for several years and how [he] can get back into a comfortable situation*” (Interviewee 12), can be linked to the neutralisation technique *defence of necessity* (Minor, 1981). It describes when offenders see their deed as the lesser of two evils and justify the criminal behaviour as crucial for their own survival (cf. Smallridge and Roberts, 2013), in the case of Interviewee 12, staying with the company.

Regarding the perpetration of working time fraud, interviewee 18 refers to the behaviour of his colleagues with whom he has had open discussions about this:

“I was also aware of this from colleagues, and I talked about it relatively openly with trusted colleagues” (Interviewee 18).

Furthermore, the behaviour of his superior had an even stronger influence on his own decision to commit working time fraud:

“I have also noticed how my superior himself handles his time recording. I noticed, for example, that he was on the golf course on Friday at noon. And as an employee, you say to yourself, if he does that, then I'll do it, too. From that point, I always recorded my 8 hours, even if I had finished work at noon” (Interviewee 18).

Hence the behaviour of the direct superior led to the formation and application of the neutralisation technique *diffusion of responsibility* in conjunction with *moral justification* as his accounts can be interpreted in a way that he felt entitled to do it, because of his superior's behaviour (*“if he does that, then I'll do it, too”*, Interviewee 18).

The situation and the corresponding feeling described by Interviewee 18 is in line with findings by Treviño et al. (2014), who propose that superiors play a key role as authority figures and role models, and by that clearly influence their subordinates' attitudes and behaviours – also negatively.

Furthermore, interviewee 18 recalls a situation in his early career when he committed continued payment fraud. He was doing an apprenticeship in a bank and felt sub-challenged and only little supported by his superiors. Once he finished all his assigned tasks, he asked his superiors for more work, but they didn't care or just gave him very small tasks he had accomplished half an hour later and again had nothing to do. Reflecting on this situation, interviewee 18 claims that bad leadership is responsible for his reaction to skive:

“So there was no real reaction to my intervention and then I drew my consequence from it in the form of skiving. Not coming to work, I also had the feeling that it wasn't bad that I wasn't at work. So, I had the feeling that my superiors didn't care whether I was there or not. It was just bad leadership from my point of view. The superior didn't respond to my signals. If I don't have enough to do, time goes slowly and then I prefer to stay at home” (Interviewee 18).

The neutralisation technique applied by interviewee 18 is *moral justification*, as he feels entitled to stay at home, because there is only little work for him, he feels kind of bored and his superiors do not care enough about him and thus are not fulfilling their duty as good leaders.

Proposition 3.2-5: Negatively perceived behaviour of superiors evokes negative emotions and corresponding feelings, such as anger and disappointment or the feeling of being abandoned or betrayed, leading to the formulation of inner justifications for committing a deed. Employees actively search for justifications to stand or tolerate the environment and their feelings. Having found an appropriate justification, the respective neutralisation techniques are applied, and relief is felt, so that the crime can be committed.

Proposition 3.2-6: The reaction to concrete interpersonal situations of e.g., perceived unfair treatment or the observation of other colleagues committing white-collar crimes, is not necessarily immediate. The decision to commit a deed, matures over weeks or months as the neutralisation techniques are formed internally. When the deed is about to be committed, the neutralisation techniques are eventually accessed and serve to immediately reduce the cognitive dissonance and thus enable the perpetrator to commit the deed.

Interviewee 7, who skived for several months (cf. section 4.2.2.1.) was asked about the justification for committing the deed. He is of the opinion that his superior has deserved it because he would be the only one to blame for the continued payment fraud he committed:

“I’m 100 percent sure that my superior’s behaviour caused my decision to skive [through] lying to me, making things up and acting behind my back”
(Interviewee 7).

Interviewee 7 applies the neutralisation technique *denial of the victim*, because he believes that his superior who is the managing director of the company, deserves to pay the full six months of his salary in return for his non-transparent and dishonest behaviour. In interviewee 7’s perception, the behaviour of his superior is the only reason, why he committed continued payment fraud. In this case, the reaction of the perpetrator on the triggering superior behaviour is quite immediate, as it only took one week:

“I was then in the office for another week, during which they relieved me of the personnel management and all my projects. So, I really had nothing more to do. Then I became ‘ill’” (Interviewee 7).

Proposition 3.2-7: The immediacy of the reaction to a concrete interpersonal situation e.g., a perceived unfair treatment or dishonesty, depends on the severity of the perceived emotions and the corresponding feelings. The reaction is rather immediate when the emotions and feelings are perceived extremely negative and very intense. The neutralisation techniques are formed and developed faster as well as applied relatively short after the triggering event. The reaction in the form of committing a white-collar crime occurs more quickly.

Interviewee 2 describes a sustaining influence of a superior’s white-collar criminal behaviour on his own behaviour as he adopted it in his further career. Interviewee 2 is now CEO of a company in the medical technology industry and was a sales representative when he went out for dinner with his superior and a client at that time. He reports that his superior *“liked to drink good and very expensive wine. A bottle sometimes cost 300 or 400 Euro. And often it wasn’t just one bottle”* (Interviewee 2). As it was only allowed to spend 50 Euro per person at a client dinner according to the company policy, this behaviour can be classified as deviant to the company’s policies as well as a white-collar crime as it will be explained in the following.

The client was a doctor and according to the Professional Regulation for Doctors in Germany they are not allowed to accept benefits, including dinner invitations, above a certain threshold which is usually 35 Euro.²⁰ The superior of interviewee 2 was aware of the illegality of the practice, as he asked him to pay the bill at the end of the dinner. He argued that internal audit could examine the dinner expenses and ask unpleasant questions about it. Hence, interviewee 2 should pay the bill and his present superior would be the one who would then approve the expense request. If the superior would pay the bill and claim the expenses for the dinner, his superior in turn would be the one to approve it, what he wanted to

²⁰ It can be argued that the dinner invitation including food and drinks for several hundreds of Euros is to gain an advantage of selling the medical technology of the company to this particular doctor. This would fall under § 299 “corruption and bribery in commercial transactions” of the German Criminal Code. For the sake of this thesis, the exact criminal classification of the described situation is incidental.

avoid. Furthermore, this approach would make it less likely that internal audit will examine this transaction, as transactions by the superior himself are of more interest for them.

Interviewee 2 reports that he was aware of the illegality of the very high dinner expenses but accepted it:

“If you know that it violates a guideline or even law, but your boss suggests something like that, it was a kind of moral absolution for me. I also thought about these dinners as a necessary and good thing for our business. I was of the opinion that it surely helps the company to impress the clients with expensive dinners” (Interviewee 2).

Asked about the influence of this situation, interviewee 2 reports that today, many years later and being in a CEO position of another company in the medical technology industry, he adopted certain dubious behaviours of his former superior:

“I have adopted certain behaviours. Of course, I can't blame someone else for that now. On the other hand, I don't know if I would have come up with the idea on my own if I hadn't seen it elsewhere. This behaviour of my superior absolutely had an influence on my further behaviour in my professional life” (Interviewee 2).

With regards to the situation described above, interviewee 2 confesses that he now follows the same approach as his former superior:

“In a good restaurant with a good bottle of wine, which is not at all compatible with any internal or external guidelines or laws, I am now the one at the table who instructs his employee to take over the bill and submit it as an expense, because I then approve the expense bill. I have, so to speak, taken over the modus operandi from my former boss. So, obviously it was ok for me back then and it is still today.” (Interviewee 2).

With regards to the justification for his behaviour, interviewee 2 said that going for more expensive dinners with clients is “*common practice*” in the industry and that the approach of letting an employee pay the bill that he subsequently approves has just proven to work out. Furthermore, he claims that it “*helps [him] and thus [his] company to keep good business relationships*” and moreover “*it does no harm to anyone*” (Interviewee 2).

Analysing these statements, interviewee 2 applies the neutralisation techniques of *moral justification* (“*it helps the company*”), *diffusion of responsibility* (“*it is common practice in the industry*”) as well as *trivialising the consequences* (“*it does no harm to anyone*”). Another way of moral justification is the expression about his lack of understanding of the law:

“Look, I have been working with this doctor for years and we now see each other twice a year. Now he devotes a whole evening to having a dinner with me and other colleagues, and we are happy to see each other. And then you also want to have a second glass of wine or drink a more expensive wine sometimes. Now I personally don't understand why this bill can't also be 150 or 250 Euro or even more” (Interviewee 2).

Interim Conclusion

Interviewee 2 worked as a sales representative several years ago and is involved by his superior into a type of expense fraud. The neutralisation technique applied at this time can be associated to a type of *moral justification*. Stating that the behaviour of his superior “*was a kind of moral absolutism*” (Interviewee 2) clearly refers to the neutralisation technique of *appeal to higher loyalties* (cf. Sykes and Matza, 1957, section 2.6.1.). The offender denies that a criminal action was driven by self-interest but rather is the result of obedience to some moral obligations to others (Heath, 2008).

Furthermore, he justifies the involvement in the expense fraud at that time by believing that “*dinners [are] a necessary and good thing for [the] business [and he] was of the opinion that it surely helps the company to impress the clients with expensive dinners*” (Interviewee 2).

Remarkably, interviewee 2 uses the same approach to commit expense fraud many years later himself. Now being a superior, he instructs his employees to pay an excessive bill at a restaurant that he subsequently approves for reimbursement to prevent others from questioning the expenses. As justification he applies the neutralisation techniques *moral justification*, *diffusion of responsibility* as well as *trivialising the consequences*. Asked about the influence of his former superior on showing the same behaviour today he claims that “*this behaviour of my superior absolutely had an influence on my further behaviour in my professional life. I don't know if I would have come up with the idea on my own if I hadn't seen it elsewhere*” (Interviewee 2). Hence, interviewee 2

establishes a clear link between the behaviour of his former superior and the same type of white-collar crime committed by himself recently (cf. Treviño et al., 2014). Moreover, the influence on the application of neutralisation techniques that enable him to commit the deed in a similar way today, can be clearly identified. There is an overlap of the neutralisation techniques applied back then and today, such as *moral justification* ("it helps the company", Interviewee 2) and *trivialising the consequences* ("it does no harm to anyone", *ibid.*). He supports this hypothesis when stating "*it was ok for me back then and it is still today*" (*ibid.*). Although no direct interpersonal influence can be associated with today's application of neutralisation techniques, an indirect influence is apparent, as the former superior's behaviour shaped the formation of the neutralisation techniques several years ago. The influence of a superior can thus extend over years, even when an individual changes positions or companies. Overall, an employee's behaviour is shaped during his or her professional life through interpersonal interactions (Piquero et al., 2005).

With regards to working time fraud, interviewee 18 reports a situation where he had worked a lot for some days and his superior at the time then instructed him that he should stay at home the next day but still record eight hours of working time in the digital time recording system. This was meant as a compensation for his efforts to get an extra day off. Interviewee 18 sees this situation as a starting point for him to subsequently make such decisions on his own:

"When the boss tells you something like that, you tell yourself that it's okay and that you can decide for yourself in similar situations in the future. He is not my superior anymore, but I still behave that way" (Interviewee 18).

Interviewee 3 is working in the online marketing department in the textile and clothing industry. Each year before Christmas they have an online advent calendar for their customers. In the last year, when he was responsible for running it, he manipulated the draw for the main prize, as he gave it to a good friend. The main prize was a wellness weekend in a five-star hotel for two persons, worth more than 1,000 Euro. He asked his friend to officially participate in the raffle but eventually bypassed the random mechanism and manually drew the friend as the main winner.

As a justification for his deed, he reflects:

“The friend has helped me a lot privately. I should have done something good for him anyway. I also thought that many people would do that. And it doesn't hurt the company because the voucher will be bought anyway. I only influenced who would receive the voucher in the end and who would be allowed to redeem it.” (Interviewee 3)

The neutralisation technique applied is *trivialising the consequences* as he states that the company isn't hurt as the voucher had to be bought anyway.

With regards to any influence on his decision-making process he explains:

“I thought that everyone does that once in a while. And it doesn't hurt anyone and hasn't caused any real damage. If you ask other people who have done raffles in business, you also get to know that there is a lot of deception. I've heard that among my acquaintances and also in our company. In the past raffles, we took a close look at which customer won the main prize. We analysed exactly whether this was really a good customer and what their social media profiles were. Then you draw main winner after main winner until a suitable customer comes out whom you eventually promulgate as the winner of the main prize. Another way is to directly sort the raffle participants in an Excel table according to turnover and then choose a suitable winner manually. I've seen it both ways in previous years in our company. I've heard this from colleagues and also from superiors who did it this way. One superior even specified which customer profile should win. I adopted the same approach in later years and instructed my team to check the client's social media profile and sales” (Interviewee 3).

Similarly, to the example of interviewee 2 with the expensive bottle of wine, interviewee 3 *learned* the white-collar criminal behaviour from his superiors in the past. When he was responsible for the outcome of the yearly advent calendar raffle himself, he knew that a manual selection of the winner is in line with the proven approach. Nevertheless, interviewee 3 selected a friend, who has not even been a customer of the company before. Furthermore, he felt quite safe committing the deed as he had to delete all participant data after the raffle finished due to legal data privacy requirements in Germany and *“could therefore officially cover the tracks”* (Interviewee 3) of his deed.

Interviewee 17 is working at a wholesaler for household appliances and committed working time fraud. He did not clock out several times when visiting the factory outlet shop for several hours or when he sought advice for his own kitchen planning or the planning of kitchens of acquaintances:

“There are working time regulations in our company that require to clock out for that time, but there are many colleagues and even group leaders who, knowing about the working time regulations, have not adhered to them. I would say that there was a tacit agreement that colleagues do not clock out when going to the shop. Officially it was mandatory to clock out for these instances, but when I see the plant manager and other managers who also had to clock in and out, and that they did not clock out, then there is probably this tacit agreement” (Interviewee 17).

Interviewee 17 applies *diffusion of responsibility* as a neutralisation technique when claiming that other colleagues and especially superiors were also committing the same deed. Again, superiors play a key role as authority figures and role models, and by their behaviour clearly influence their subordinates' attitudes and behaviours (cf. Treviño et al., 2014) - also with regards to the perpetration of working time fraud.

Furthermore, Interviewee 17 describes another severe fraud that he should commit on behalf of his superior and eventually compares his working time fraud with the fraudulent behaviour ordered by his superior.

Interviewee 17 was his superior's assistant and managed the purchasing processes and systems. They had a KPI for payment terms which were measured in cash flow targets. The superior wanted him to increase the cash flow and came up with the idea that they should simply take a payment break for the suppliers in August of that year. Hence, interviewee 17 was supposed to send a request to the accounting department that they should set up a payment stop for all suppliers, as his superior believed no supplier would notice it anyway, since everyone was on vacation in August, and that it was no big deal. The superior did not give that order in writing to interviewee 17 but he himself was expected to send an email to the accounting department to order the payment stop. Interviewee 17 had a bad gut feeling and submitted an anonymous application to the company's compliance help desk. They replied that this planned action would be non-compliant and he forwarded this assessment to his superior. He then

asked his superior for a written instruction that he would then just forward to the accounting department, if he still wanted to proceed with his idea of a payment stop. The superior refused and they did not order a payment stop.

Interviewee 17 associates this situation with regards to the working time fraud he committed:

“when you have a boss who has such an non-compliant attitude, then I also thought that I don't have to be so precise, for example with the working time regulations. If the boss takes such liberties here and there, then I also take a correspondingly relaxed approach to rules and regulations”
(Interviewee 17).

Interviewee 17 compares a potential deed of his superior which he perceives as more severe with his own working time fraud and applies the neutralisation technique *advantageous comparison* by reaching the conclusion that his deed is acceptable.

Proposition 3.2-8: Effectively applied neutralisation techniques, the formation of which was influenced by workplace relationships can be retrieved for similar deeds in a similar setting even several years later and even if the perpetrator is working in a different position or for a different company. This is considered an indirect influence through workplace relationships on the application of neutralisation techniques enabling an offender to commit a white-collar crime.

Proposition 3.2-9: A perceived bad role model behaviour of superiors can lead to the formation and development of the neutralisation technique *advantageous comparison* by employees, who see their own planned deeds as less harmful, which then enables them to commit white-collar crimes themselves. The type of crime can be different to the type of crime associated with the bad role model behaviour of the superior.

4.2.3.3. Influence of Subordinate Behaviour on the Application of Neutralisation Techniques and committing a White-Collar Crime

Only one interviewee reported about an influence of subordinate behaviour connected to his perpetration of a white-collar crime. Working in an architecture office, interviewee 13 oversees various projects where he also controls budgets

and working hours of the staff. He claims that he is *“always the first to arrive and the last to leave”* (Interviewee 13) and he would recognise when all the other colleagues come and go and what they record as working hours in the time sheets respectively. He describes the situation as follows:

“I often notice that the staff members write down exactly their contractually agreed number of hours, for example 7 or 8 hours a day. That is, they come at 9 and leave at 5 and write down 7 hours. No break times or anything like that are recorded. Maybe that's where my justification comes from, when I see that these staff colleagues, who in my view are even less productive than me, record 7 working hours and don't even write down breaks; then I do the same. I would lower my salary compared to the others if I recorded my hours exactly as they occurred” (Interviewee 13).

He further explains that it is very difficult to control the exact number of hours worked by the employees. For example, as employees in the architecture industry need to be very creative, he states that it can be very difficult to prove that an employee has *not* thought about the concept of a project during a 15-minute smoking break. Moreover, as he confronted employees who left the office after six hours and recorded seven hours with this discrepancy, they claimed to have worked another hour during their train ride home or in the home office. As the company allows different working models, it would be very difficult to prove actual working time fraud against an employee:

“So overall, the verifiability of the hours actually worked is very difficult” (Interviewee 13).

With regards to committing working time fraud himself as well he reflects:

“The problem that my employees record their hours not accurately leads to a certain resignation on my end, which then causes the same behaviour. In a way, this is a kind of defiant behaviour from me” (Interviewee 13).

Asked if he shouldn't act as a role model for his subordinates and record the hours correctly, he replied:

“In order to really do that, I think the salary difference compared to the project managers [author's note: one hierarchical level below him] would have to be greater than it currently is. If I had a significantly higher salary compared to the next lower level in the hierarchy, I might do it to live up as a role model. But since this is not the case, I don't see why.

In another system, it might be different. But in this system, if I don't do it as described, I feel like I'm cheating myself because I'm the only one 'busting my ass' here, and I feel unfairly treated if I record the hours correctly. I think my argumentation is morally okay” (Interviewee 13).

Interim Conclusion

Interviewee 13 applies *moral justification* as a neutralisation technique, as he would feel disadvantaged if he not committed working time fraud himself as well. In his role as superior, he confronted subordinates with their potential working time frauds but realised that it is very difficult to prove it in the existing “*system*” (Interviewee 13) which led to “*a certain resignation*” (ibid.). Committing working time fraud himself, he describes as “*defiant behaviour*” (ibid.) to not “*feel unfairly treated*” (ibid.) or like he is “*cheating*” (ibid.) himself.

Furthermore, he is applying a form of *advantageous comparison*, as he describes that his subordinates commit working time fraud although he perceives them as “*even less productive*” (ibid.). Imagining that he would abide the law and comparing it with the perceived white-collar criminal behaviour of his subordinates, he concludes that he “*would lower [his] salary compared to the others if [he] recorded [his] hours exactly as they occurred*” (ibid.).

These arguments also associate with the application of the neutralisation technique *diffusion of responsibility*, as he justifies that others also commit working time fraud.

Although no research could be identified that explicitly analysed the influence of subordinate behaviour on *bad* superior behaviour, the findings of this thesis are in line with *Fairness Theory* (Folger and Cropanzano, 1998; 2001; Treviño et al., 2006) and the way employees react to feelings of injustice (e.g., Greenberg, 1990, 1998, 2002; Weaver and Treviño, 1999; Colquitt and Greenberg, 2003).

Proposition 3.3: Perceived wrongful or white-collar criminal behaviour of subordinates can serve as a breeding ground for the formation, development, and application of neutralisation techniques by their superiors, who in turn feel limited in their ability to influence the subordinates' behaviour.

4.2.3.4. No Influence of Others' Behaviour on the Application of Neutralisation Techniques and committing a White-Collar Crime

According to the interviewed white-collar criminals, some deeds are not triggered by interpersonal relationships and situations.

These are especially thefts of items with a relatively low value or working time fraud that is perceived as necessary due to a prevailing process deficiency.

Many interviewees report to regularly steal office supplies, such as printer paper, pens, envelopes and stamps, folders, scissors, or rulers. They describe their deeds and justifications as follows:

"I always take any stamps that I need for private mail from my employer. I'm in the office from 7 a.m. to 8 p.m., so when should I be able to go and buy stamps? I write my private mail on the computer at home, then print it out in the office, take an envelope from the office and the stamp and send it off. It's just convenient because everything is there. Besides, I think that if I asked my boss, he would allow me to do that. Maybe that's a strange way to justify it, but for me it's the legitimisation in this case" (Interviewee 13).

Interviewee 13 assumes that his superior would allow him to take the office supply for private use but has never asked him for permission. This can be considered as a type of the neutralisation technique *trivialising the consequences* as interviewee 13 presumes the permission for the deeds.

Furthermore, he claims that he does not have time to buy office supplies because he is in the office during business hours throughout the week. By this statement he demonstrates to apply *denial of responsibility* as he defines himself as lacking responsibility for his deed by passing it to forces outside and beyond his control (Cromwell and Thurman, 2003). He frees himself from experiencing culpability for the deed and sees himself more like acted upon the fact that he is in the office during normal business hours rather than committing a deed. Hence, he perceives himself as a victim of his environment (cf. Sykes and Matza, 1957; Cromwell and Thurman, 2003).

In a similar vein, interviewee 2 justifies his theft of office supply:

“If I need a pack of printer paper for home, I just take it. Office supplies are really a classic, I think. Pens, paper, tape and so on. Of course, I take that when no one else can see it. It's opportunity and also convenience. I also lack a sense of wrongdoing. I am aware that it is against the rules. But I don't think it's wrong. If I have to leave the office an hour early to buy a pack of copy paper, the company benefits more if I take the paper home from the company and work an hour longer“ (Interviewee 2).

Like Interviewee 13, Interviewee 2 is of the opinion that his deed is not wrong. He explains that he would have to spend a valuable hour of his time for leaving early to buy copy paper on his own. In this moment he demonstrates to have applied the neutralisation technique *denial of responsibility*, as he is a victim of the official business hours. On the one hand he applies a certain *moral justification* for his deed, as it served the better purpose and on the other hand a type of *advantageous comparison* in a way that the deed was the lesser evil compared to leaving work earlier. This is also demonstrated by a statement at a later point of the interview, when he concludes that the deed serves as a means to an end to do the best job possible from his perspective:

“When I was on a business trip for two weeks and had a rental car, I also went on trips at the weekend and claimed the respective petrol costs as company expenses. I'm sure I violated some guidelines or even the law, but to be honest I never thought about it. I only ever asked myself one question: How can I do the best job possible? And if I take copying paper from the company or use a rental car for private purposes without permission, then the end simply justifies the means” (Interviewee 2).

Aiming to do the *“best job possible”* (Interviewee 2) it is legitimate from his point of view to also commit white-collar crimes. In this regard he does not care to have *“violated some guidelines or even the law”* (Interviewee 2).

According to Stadler and Benson (2012), this argumentation is typical for white-collar criminals who minimise the guilt associated with criminal activities by playing down the negative aspects of the criminal label that are attached to violating the law.

Interviewee 14 regularly steals office supplies as well, as his wife is a teacher and needs it for her work:

“I regularly take notepads and pens or a ruler for my wife. That was rather small, but it was theft, now that I think about it. We have a materials warehouse in the company and then you just take something with you” (Interviewee 14).

With regards to the justification, he explains:

“I think all colleagues do that. But nobody talks about it, and you don't get caught in the material store putting all the stuff in your working bag” (Interviewee 14).

Interviewee 3 as well regularly steals office supplies:

“I occasionally take office supplies from the warehouse, such as pads or envelopes” (Interviewee 3).

His justification is as follows:

“I thought that everyone does that once in a while. And it doesn't hurt anyone and hasn't caused any real damage” (Interviewee 3).

Similarly, to interviewee 13, interviewees 3 and 14 only assume that other colleagues would steal office supplies, too; but they confess to not know it by fact. Although this might not be considered a direct influence by other employees' behaviour, the presumed criminality of other colleagues can be associated with the application of the neutralisation technique *diffusion of responsibility*, where the perpetrator views himself as one of many. The statements also align with the neutralisation technique *normalcy* (Coleman, 1985; Coleman, 1987) which refers to an unreflective acceptance of certain circumstances that make a certain criminal behaviour seem to be normal. Perpetrators deemphasise the wrongfulness of a deed by arguing that it is not criminal but the norm (cf. Smallridge and Roberts, 2013).

Furthermore interviewee 3 applies *trivialising the consequences* as he is of the opinion that no real damage is caused to the company by his deed.

Interviewee 18 has a wife who is also a teacher and describes a situation very similar to interviewee 14:

“I regularly take smaller things, such as printer paper. My wife is a teacher and always needs a lot of paper for her work. So, I often brought her these packs of 500 sheets of printer paper” (Interviewee 18).

With regards to the justification, he explains:

“At least I haven't heard of any other colleagues stealing paper. At [my company] they say that you will be dismissed if they catch you stealing anything or cheating on expenses. You don't talk about such things among colleagues. You just do it and keep it for yourself. I mean, it is not a big deal. It's just paper and there are things of much more value in the material storage” (Interviewee 18).

Interviewee 18 applies *advantageous comparison* as a neutralisation technique, by implying that he could have stolen other things of higher value. Furthermore, he uses *trivialising the consequences*, as he is of the opinion, that stealing office paper is *“not a big deal”* (Interviewee 18). As he knows his company does have a zero-tolerance policy with regards to theft and expense fraud, he reports that he does it on the sly, makes sure he's not observed doing it, and doesn't talk about it to any other colleague. This is in line with interviewee 14 who also reported that *“nobody talks about it, and you don't get caught in the material store putting all the stuff in your working bag”* (Interviewee 14). On the one hand, the interviewees see stealing of office supplies not as a major concern, but on the other hand, they commit the deeds secretly and do not want to be spotted doing it.

With regards to peer influence, Treviño et al. (2014) find that co-workers play an important part of the everyday work experience and therefore have a potentially powerful influence on unethical behaviour of employees (cf. Bandura, 1986; Kohlberg, 1969; Robinson and O'Leary-Kelly, 1998). Research within groups shows that when one group member cheats, it is likely that other group members cheat as well (Gino et al. 2009). The findings of this thesis suggest that it is not even necessary that employees observe other criminal behaviour to form and apply the neutralisation technique *diffusion of responsibility*.

Proposition 3.4-1: It is not necessary that a white-collar criminal behaviour is observed by employees. It can be sufficient that it is only presumed to serve as a basis for the formation and application of the neutralisation technique *diffusion of responsibility*. This leads to the perpetration of usually the same type of white-collar crime.

Interviewee 10 describes a situation at her employer in the optics industry. Responsible for process improvement she and her team once conducted an undercover test in the production department:

“It had to look as if ordinary customer glasses were being processed. I gave them my own eyeglass frame and received a completely new pair of glasses as part of the undercover test. That would probably have been a monetary benefit, which I never declared. The value of the glasses was just around 100 Euro” (Interviewee 10).

With regards to the justification for the deed she explains:

“I did that more out of convenience, because otherwise I would have had to buy a pair of glasses as a test object, then charge that to a cost centre and so on. It was easier to use a private frame because the regular process is so complicated. To be honest, it was too stupid for me to enter it all in the internal systems. The official internal rules and procedures annoy me. It was more efficient for me to do it that way, with the side effect that I now have a new pair of glasses here at home. Officially, I would have had to scrap the glasses after the test, but I still have them at home” (Interviewee 10).

Besides *trivialising the consequences*, stating that the glasses are worth “*just 100 Euro*” (Interviewee 10), she applies a type of *moral justification* by blaming the complicated processes and states that committing the deed was more “*convenient*” (ibid.) than adhering to the required process and thus abiding by the law.

Proposition 3.4-2: Perceived complicated processes can serve as a basis for the formation and application of neutralisation techniques, especially *moral justification*, leading to the perpetration of white-collar crimes that circumvent the respective processes.

Another example where no influence of other colleagues' behaviour on an interviewee's deed could be identified is the unauthorised handover of discarded medical equipment to emerging countries by interviewee 2. Although this deed might not be considered as white-collar crime but rather a counterproductive work behaviour against the interest of the company, the example is worth to be examined with regards to the justification of the deed. Interviewee 2 explains:

“There is no real market for used diagnostic equipment to sell them at a profit. Officially, they would all have to be scrapped. It feels right and better to me to give them to a charity and then ship them to Africa or South America. So, I gave some of these devices to such organisations, although they should have been scrapped according to our company policy. That was certainly not correct either, but I lack the sense of injustice to be honest. The recipients of the used machines would not have been able to afford our very expensive diagnostic equipment anyway, so in my opinion no business or turnover was lost. But I am of course aware that this was not compliant” (Interviewee 2).

Interviewee 2 applies *moral justification* as a neutralisation technique, as he is of the opinion that the further use of the medical machines in developing countries is of a greater good than adhering to the company policy and scrapping them.

Furthermore, he applies *trivialising the consequences* by stating that *“in [his] opinion no business or turnover was lost”* (ibid.).

He also reports that he did not inform others about his decision:

“I didn’t make a big fuss about it or discuss it with other people. I came up with it all on my own and did it secretly. I simply thought about whether the devices could still be of use, even though that this is not legal. The end justified the means” (Interviewee 2).

According to interviewee 2, there was no influence on his decision-making process by the behaviour of any other workplace actors.

Interviewee 15 and interviewee 10 report situations of expense fraud where they have misused a rental car for private use.

Interviewee 15 reports:

“I have often taken more expensive rental cars than necessary and sometimes rented them for longer than necessary. For example, I have rented premium cars with stronger engines with more than 300 hp to drive to clients. This was not allowed under our company’s travel policy. Another time, I only handed in a car on Monday, although I had already stopped using it for business reasons on Friday. I then drove it around privately at the weekend. I charged the full rental and petrol costs as company expenses” (Interviewee 15).

Interviewee 10 reports the following with regards to a two-weeks business trip to a foreign country:

“If I am in a foreign country for two weeks and have a rental car, of course I also drive the rental car at the weekend. Although this is not in line with our company policy, I claim the full petrol costs as expenses” (Interviewee 10).

Contrary to interviewees 8 and 18, who claim to have been influenced in their decision-making process by their peer’s similar behaviour (*diffusion of responsibility*), interviewees 10 and 15 have different justifications for their deeds:

“I have the feeling that I am entitled to this because I have to spend my free time at the weekend in a foreign country for professional reasons” (Interviewee 10).

Interviewee 10 applies *moral justification* as a neutralisation technique as she feels entitled to get paid some extra fuel by the company for her weekend trips, as she considers it as her leisure time. She did not notice any influence by other workplace actors on her decision to commit the deed.

Interviewee 15 applies *trivialising the consequences* as one neutralisation technique:

“In the end, the client actually paid the expense bill. So, I didn’t even harm my company. Basically, I also thought that the few hundred Euro more or less for a company are only peanuts anyway and therefore thought it was okay” (Interviewee 15).

Asked if other people’s behaviour influenced him in this decision, he denied:

“No, not really. I just did that. I don’t even think that other colleagues did the same. I mean, I don’t know; I didn’t talk to anyone about it. It was always on trips where I drove to a client alone” (Interviewee 15).

In a similar direction, interviewee 15 describes the theft of coffee capsules for a Nespresso coffee machine at a prior employer:

“Every few days, maybe once a week, I took a carton with 10 capsules. That way I always had enough coffee capsules at home and didn’t have to buy them for my own Nespresso machine” (Interviewee 15).

With regards to his justification, he states:

“I thought that if I took one or two packs of coffee capsules per week for about three or four Euro per carton, it wouldn’t hurt the company too much.

Of course, it is theft and not correct, but this saved me about 20 Euro a month on coffee. It was very unlikely to be caught and since several packs were consumed daily in the office, it was not noticed by anyone. And I didn't have to buy the coffee myself. Today I would have enough money and probably wouldn't do that anymore. But back then, in my early career, it was good to save those 20 Euro a month for coffee” (Interviewee 15).

Interviewee 15 is intent on his own advantage to save the 20 Euro a month for coffee. He applies the neutralisation technique *trivialising the consequences*, as he is of the opinion that this damage does not really hurt his company. However, he claims that he is not influenced in his decision by the behaviour of any other workplace actors:

“Nobody influenced me in my decision to take them. I did that all by myself and always secretly. I have never told anyone” (Interviewee 15).

Another issue that is mentioned by several interviewees is that overtime cannot be recorded accordingly, as it is fully compensated with the salary. Many interviewees therefore keep a kind of shadow bookkeeping in which they unofficially document their overtime. Others only have a rather fuzzy mental shadow bookkeeping for their overtime record. In any case, the overtime record then serves as a basis to apply *moral justification* as a neutralisation technique to justify working time fraud or continued payment fraud. The deeds reduce the overtime record in their shadow bookkeeping leading to a perceived sense of justice for the perpetrators.

Interviewee 13 who is working in an architecture office describes his mental bookkeeping as a justification for his working time fraud:

“In my position, I am the only one who has given out his mobile phone number to all builders and clients, so I am always reachable. This means that I also make professional phone calls outside of my working hours e.g., in the late evening. And I don't record working time for these phone calls. That's why I believe - even though it probably won't pay off completely - that the hours will eventually balance out. If I have finished a site inspection and go home after 6 hours, I still write down the target working time of 8 hours for the day. I think that it is more important for the company that I am always available for the customers than the fact that I cheat the company out of a few working hours here and there. Of course, that's my

own calculation, which someone else may see differently. The bottom line is that I believe it will work out for the month. And if 10 minus hours come out of the calculation in one month, 10 extra hours will certainly come out in the following month. In the end, I'm sure that it all balances out. Nobody knows that I'm doing it that way" (Interviewee 13).

Interviewee 9 describes his mental shadow bookkeeping similarly:

"For example, when I was at a trade fair and worked the entire weekend. According to my employment contract, I could not record this time as overtime is not paid extra. On the other hand I had to clock in and out at work, which I found very contradictory. If I left one afternoon early because there was something urgent at home with my family, I would have had minus hours if I had clocked out correctly. I didn't do that. Or I didn't clock out during the lunch break. I thought that this would be compensated for by the weekend I had worked, because it wasn't recorded as overtime. If I was away overnight due to travel, then every day was still accounted for with the standard eight hours. If I was at the airport at 5 a.m. on Monday and was on a business trip abroad until Friday and then was back home at 7 p.m. on Friday evening, that was also only five days of eight hours each in the system. I don't think this is fair or just" (Interviewee 9).

Interviewee 8 is also of the opinion that he has deserved to skive a day from time to time because of having worked very hard in the past:

"At [the two consulting companies], when I had skived a day here and there, I had the impression that I had already worked it in a hundred times elsewhere.

I certainly had days when I didn't work, but still recorded hours. At times when I had a lot of work and things depended on me doing them, I never did that. If anything, I did it in phases when I deemed it possible. I also worked a lot of overtime elsewhere, some of which I did not record either because the budget was exhausted, or I had already reached the 10 hours per day or 50 hours per week allowed by German labour law. I believe that, on balance, this has evened out over the years" (Interviewee 8).

In a similar vein, interviewee 18 perceives it as unfair that many strenuous overtime hours, some of which he had worked late into the night, were simply compensated with the regular salary:

“At a former employer, a management consultancy, overtime was not paid. When there were days where I worked late into the night, I skived two or three days afterwards. Otherwise, the ratio of working hours to salary would simply not have been right from my point of view” (Interviewee 18).

Asked if he was influenced by the behaviour of any other workplace actor he denied and explained:

“That was due to the company's remuneration system. You get your monthly fixed salary no matter how much you work. There was no compensation for the massive overtime that I had to work on the projects. Neither I brought this up with any superior, nor did I notice that any of my colleagues was systematically skiving” (Interviewee 18).

Interviewee 14 who also worked for a consulting company at the time believes that working time fraud or continued payment fraud was not even possible because in any case it would be overcompensated by the heavy workload that very often could not be recorded as overtime:

“In my opinion, I gave away a multiple of hours than those I recorded without actually having worked them. It's a quibble whether it's working time fraud if I worked 12 hours in one day and only recorded 10, since that's the maximum number of hours on one day under labour law. Then I might have finished work an hour early on Friday and still recorded the 8 target working hours. The bottom line is that I still cheated myself out of one hour in that example. I think everyone who was at [the consulting company] cheated themselves. Apart from that, I always had far too much to do. Working time fraud was not really possible with the workload I faced” (Interviewee 14).

Interim Conclusion

All interviewees knew when they signed their employment contract, that overtime will not be compensated extra. Nevertheless, they all use their mental or documented shadow bookkeeping as a means to form the neutralisation technique of *moral justification* as they perceive the contractually agreed way of not being compensated for overtime as unfair.

Proposition 3.4-3: Perpetrators might form, develop, and apply neutralisation techniques based on perceived unfair agreements to which they have previously

consented. The present sense of injustice can have a stronger effect than the obligation to feel bound by a contract concluded some time ago.

4.2.3.5. Summary Theme 3

The interviews show that the evoked emotions and corresponding feelings as well as the overall perceptions of interpersonal situations – across hierarchies – can serve as a breeding ground for the formation, development, and application of neutralisation techniques by white-collar criminals, eventually enabling them to commit deeds.

These findings on the influence of interpersonal relationships at the workplace on the perpetration of white-collar crimes are in line with prevailing research e.g., in the fields of *organisational misbehaviour* (e.g., Vardi and Weitz, 2016) and *ethical behaviour* (e.g., Piquero et al., 2005; Treviño et al., 2014).

Furthermore, the findings of this thesis are in line with *Fairness Theory* (Folger and Cropanzano, 1998; 2001; Treviño et al., 2006) and the way employees react to feelings of injustice (e.g., Greenberg, 1990, 1998, 2002; Weaver and Treviño, 1999; Colquitt and Greenberg, 2003).

The findings of this thesis expand prevailing research by proposing that (bad) workplace relationships and the related (negative) emotions and feelings influence and nurture the necessary neutralisation process of an individual to eventually being able to commit a white-collar crime.

4.2.4. Theme 4: Reflecting on the criminal Behaviour

In the following sub-sections, several reflections of the perpetrators on their deeds and the influencing factors are examined.

Sub-section 4.2.4.1. analysis with regards to sub-theme 4.2. the reflections of the perpetrators including a potential repetition of their criminal behaviour.

Sub-section 4.2.4.2. evaluates with regards to sub-theme 4.2. if the white-collar criminals believe that an alternative or opposite behaviour of any involved workplace actor would have prevented the emergence and development of the applied neutralisation techniques and in turn enhanced the likelihood of refraining

from the perpetration of the deeds (cf. research objective 2, section 1.2. and Table 14, pp. 153f.).

Sub-section 4.2.4.3. analyses with regards to sub-theme 4.3. the actual behaviour of the perpetrators in a different setting, as many of them changed departments, superiors, and teams or even employers during their career.

Sub-section 4.2.4.4. takes up the interviewees' further reflections on their deeds and any other influencing factors with regards to sub-theme 4.4.. Furthermore, important thoughts that came up during the 20 in-depth interviews with the perpetrators are discussed.

4.2.4.1. Reflecting on the criminal Behaviour regarding its Repetition

The interviewees were asked if the perpetration of the deed had an influence of future decision-making processes to commit the same, similar, or other deeds. Interviewee 15 reported that he committed a similar deed one year later and describes as follows:

“In the following year, I was not promoted again for equally strange reasons. I then had a flu a few months later and was on sick leave for two weeks as I was really ill. Although I was fit after these two weeks, I then extended those two weeks to four weeks. Like in the year before, by skiving I felt the same sense of justice for not being promoted. In this case, I hadn't planned it before, but because of the sick leave due to the flu, I suddenly had a good opportunity to simply extend that sick leave and get another two weeks of free time back” (Interviewee 15)

With regards to the perpetration of the four weeks continued payment fraud the year before, which was – according to Interviewee 15 – the first time he committed such a deed in ten years of working, he reflected on the justifications of this deed:

“I think it was like the first time. The situations are very similar. It was also much easier for me to make the decision because I had done it the same way a year before. I think my deed again served the superiors right. But it was more the feeling that I was somehow entitled to the time as compensation for not being promoted again” (Interviewee 15).

Interim Conclusion

Interviewee 15 did not lose his inhibitions to commit the deed again and might not have lost it completely for future similar deeds. Nevertheless, the inhibitions were at least lowered due to the previous deed. Furthermore, for repeated deeds it seems to be easier to retrieve already proven neutralisation techniques that were successfully applied for a similar deed before.

Proposition 4.1: Committing a white-collar crime lowers the inhibitions for future similar deeds, as it is easier to retrieve already proven neutralisation techniques which were successfully applied to enable a similar deed in the past. This might be the case although the factors that influence the formation and development of a neutralisation technique have disappeared over time or are significantly weaker.

4.2.4.2. Reflecting on the alternative Behaviour of other social Actors and its hypothetical Influence

Interviewee 6 claims that a more open and supportive attitude of his superiors would have encouraged him to discuss his situation in an open and transparent manner with them. He states that he skived or committed working time fraud because he considers his superiors as very narrow-minded with rigid expectations and only less understanding for his situation:

“I would say that I probably wouldn't have skived or committed working time fraud if my bosses had behaved differently. Then my motivation for my job would probably be higher and I would act differently. If my superiors were acting different, I probably would have brought it up and explained that I have the kitchen planning appointment for the house we are building and that I already have a lot of overtime in my 'shadow bookkeeping' anyway. I would then have asked if it would be ok to take the appointment without taking half a day off. I would have been more open and transparent about it. But since the bosses are of the opinion that the employees don't work anyway and don't deal with the issue openly, I will continue to do things as I see them right” (Interviewee 6).

In a similar vein, interviewee 12 claims that it would not have been “*necessary*” (Interviewee 12) to commit the deeds if his superior had behaved differently and

the management had been more transparent and appreciative in their decisions, and especially had kept its promises:

“I would say that I would not have committed the deeds if the superiors had granted the annual salary adjustments as promised and also if I had been incentivised with salary increases after I put my back into it, managed heavy projects and also went into many unpleasant meetings which my superior had skipped [(cf. section 4.2.3.2.)]. And that would have been a quite normal set-up, I know today from my current employer. Then I probably hadn't come up with ideas, such as skiving and working time fraud, because they hadn't been necessary. Then I would have had a clear goal in mind. I think that's always the important thing, that there is some possibility of further development, for example climbing the career ladder. Then I don't think employees do that either, because they simply don't need it” (Interviewee 12).

Interviewee 7, who skived for several months (cf. section 4.2.2.1.) reflects that an opposite behaviour of his superior would have inhibited him to form and apply the neutralisation technique *denial of the victim* and thus he might not have committed the deed:

“I'm 100 percent sure that my superior's behaviour caused my decision to skive. If he had just talked to me and told me openly and honestly that it wasn't a good fit, that would have been fine. I wasn't willing to do everything for them and they weren't willing to do everything for me either. It just didn't fit. Then we could have terminated the employment contract. If he had been open, honest, and direct with me about it, we could have just sorted it out. I think I'm a very approachable person, but I don't like being fooled, of course” (Interviewee 7).

Interviewee 16 who associated the justifications for his deeds with the perceived non-transparent, choleric and unfair behaviour of his superior, clearly states that an opposite behaviour of his superior would have led to the decision to not commit the deeds:

“I would definitely say that I would not have committed all these deeds, if he had been more transparent and caring and we had had a good and

more friendly relationship. I'm sure about that, because I just experience it that way at my current employer" (Interviewee 16).

Proposition 4.2-1: A different or opposite behaviour of other workplace actors, e.g., a more transparent, open, honest, caring, and supportive superior behaviour, might interfere with the formation and development process of neutralisation techniques and thus might inhibit its application by the perpetrator, who in turn would then not be capable of committing a white-collar crime.

The next example of interviewee 15 supports the preceding Proposition 4.2-1. He skived for four weeks after he was informed about his non-promotion by his superior in a perceived non-transparent manner. As this happened two years in a row, he reflects on his decision to skive in the first year compared to the second year:

"Regarding the first-time skiving, I don't think I would have done it if my mentor had been more transparent and had told me differently about the non-promotion. His arguments and his manner somehow didn't feel open and honest in the conversation. But with regards to skiving the following year, I think I would have taken advantage of the 'real' sick leave and thus skived the other two weeks even if I had been promoted that year. I can't say what would have really happened, of course, but I think I would have taken the opportunity anyway. The promotion the second year would have felt long overdue - and still does now, as I was not promoted again - and then I would probably have built on my behaviour from the prior year as a basis to justify skiving despite being promoted in that second year. However, if the superior's behaviour had changed, it might have been harder for me to justify skiving again and maybe I wouldn't have done it; it's quite hard to say" (Interviewee 15).

The accounts of interviewee 15 demonstrate two things:

First, if an individual is not used to commit a deed i.e., has not committed a certain deed before, neutralisation techniques need to develop some time before they are ready to be applied. Once they are applied, they reduce cognitive dissonance and enable the perpetrator to commit a white-collar crime. Several possibilities were described by interviewee 15 where the superiors could have *corrected* their behaviour during this development process e.g., by acting more transparent with

regards to decisions. As it was perceived that they did not, the neutralisation techniques were applied, and the crime was committed. Hence, an alternative *“more transparent, [...] open and honest”* (Interviewee 15) behaviour could have stopped the maturation process of the neutralisation techniques, which then would not have been ready to be applied and enable interviewee 15 to commit the deed.

Second, interviewee 15’s reflection on the repeated similar deed one year later shows that less negatively experienced situations are necessary to trigger the same deed i.e., to activate the already proven neutralisation techniques. Although there were no other critical situations reported by interviewee 15, the fact that his mentor again communicated the decision for a repeated non-promotion quite non-transparent, led to the application of the same neutralisation techniques and a similar deed. Interviewee 15 even claims he would have committed the deed if he had been promoted that second year, as he would *“have built on [his] behaviour from last year as a basis to justify skiving despite being promoted”* (Interviewee 15). This aspect emphasises the importance of preventing employees from committing deeds, as committing a deed once seems to *break a dam* facilitating the application of neutralisation techniques for committing further similar deeds.

Proposition 4.2-2: The obstacle to repeating a similar deed in a similar setting is lower, as it is easier for a perpetrator to justify the behaviour by applying already proven neutralisation techniques that are ready to be retrieved from memory.

Interviewee 17, who admits to committing working time fraud and stealing an Apple iPhone at work, concludes by reflecting on his criminal behaviour with regards to an alternative behaviour of his superior:

“It would certainly have been different if my first boss had been a different role model. The first boss is always a very formative person for an employee. I would say that, with the exception of the cases I described, I am a decent and righteous person. But I believe that when you have these experiences in a business context, as I did, that certain misconduct is encouraged in the course of a career. When you experience how the upper management behaves - not all of them, but a large part of them - and how they deal with guidelines [laughs], then you sometimes say to yourself:

why should I now adhere to every detail when hardly anyone at the upper level or at peer level adheres to them.” (Interviewee 17).

These explanations are in line with those of interviewee 2 who copied the behaviour of his former superior many years later. Today, being in a superior position himself, he is now the one who instructs his subordinates to expense exuberant restaurant bills which he is subsequently approving. He applies the same *modus operandi*.

Proposition 4.2-3: The relationship of employees with their superiors early in their carriers have a lasting formative influence on their ability to develop and apply neutralisation techniques in the further course of their professional life.

4.2.4.3. Reflecting on alternative non-criminal Behaviour in a changed Setting

Several interviewees confessed and described white-collar crimes and deeds committed at past employers. Many of those who changed their employers emphasise that they did not commit any white-collar criminal acts during their current employments and were able to precisely explain why.

Interviewee 3 has started recently as division head in a different company. Asked if he already skived in that company or could imagine doing it in the future he said:

“No, I would definitely not do that here. I am new now and in my probationary period” (Interviewee 3).

He claims that in his new position he does not have the time to skive, stating:

“I also need the time now to get a lot of things going. If I skived now, I would only rob myself of these one or two days where I wouldn’t make any progress. And I will also be judged by my results at some point. Two days off on Monday and Tuesday don’t give you any more recreational value if you then have to do all the work under stress until late on Friday evening anyway.” (Interviewee 3)

Nevertheless interviewee 3 keeps the door open for future deeds and explains:

“Once I’ve been here a year or so and have built up a lot and the staff can manage well on their own, then I can imagine skiving two or three days again. Once everything has settled down and then maybe some people are on holiday in a particular week and there are only few meetings anyway, then staying at home on Monday and Tuesday by skiving these days would be optimal, why not” (Interviewee 3).

In a same vein, interviewee 12 argues that he wouldn’t skive in his current division head role:

“Now that I’m a division head, I don’t get any ideas like that. With an average of 100 emails that I receive a day, a day that I skive would be more like a lost day, as I would then have to deal with 200 emails the following day. I also see myself as a role model for my employees. From my own negative experiences with superiors in the past I know that this is important. That means that if I skived once or twice, my employees would start doing it too; they are not stupid. I’m sure that exemplified behaviour by the superior has a great influence on how the employees eventually act themselves.” (Interviewee 12).

Similarly, interviewee 4, who is now working as a freelancer in a marketing agency stated:

“I deal with film and photo equipment worth over 100,000 Euro every day at the agency. It would never occur to me to steal anything or commit working time fraud. I work with the things myself and the whole warehouse is full of high-end equipment. It would be very easy for me to steal something and sell it, but as I said, I wouldn’t do that under any circumstances” (Interviewee 4).

As interviewee 4 committed a lot of white-collar crimes at his previous employer and now firmly rejects he would ever commit such deeds again, he was asked about the changed circumstances and explained:

“Because I am completely trusted and that was not the case at [the previous employer]. There was this control society with clocking in and clocking out and this mutual envy and that people didn’t indulge each other. There was simply no team spirit. This is now totally different at the marketing agency I work for. We all pull together. I have totally flexible

working hours. I can choose the days I come in and I don't have to coordinate it in advance. Or I work from home and only the result is evaluated. It's important that the projects run, and the clients are satisfied, not how, where or when I do it. The colleagues know that I do good work and know that I am there when they need me. That's what's valued, not that I left at 4 p.m. instead of 5 p.m. The team is also only ten to twelve people. It's more like a creative chaos. We all work together, but everyone has their own projects going on. In that sense, no one interferes with my projects. But there is also no hierarchical behaviour, no one is telling me when to come and go. The tone is completely different. Of course, I earn much more than I did back then. I no longer need to steal a camera and sell it for 2,000 Euro. I would also feel very bad about that; I didn't feel that way at all at [the previous employer]. I didn't feel bad when I stole ten shirts; I didn't give a shit" (Interviewee 4).

Interviewee 16 also changed his job and is now working in a small family business in the furniture industry. He also assures that he didn't commit any deed in the last two years at this company and explains the differences to his previous employer, where he committed different white-collar crimes:

"At my current employer, a really small business, I really think carefully if I am actually ill, whether I really have to stay at home for five days or whether I can perhaps go back to work after three days. I don't want to leave anyone in the lurch. In general, I would be much more inhibited about theft or skiving. I think it's because it's really much more harmonious at the current company and the boss is more honest with everything and transparent in his decisions. I would say that my behaviour has completely changed with regards to the deeds I committed at my previous employer. I haven't done anything wrong at the current company so far and I would probably do it with a lot more remorse if I did it at all. I'm much more loyal now and think that I can't let the others down because the others aren't to blame for anything either" (Interviewee 16).

Interviewee 18 explains his behavioural change from his previous employer, where he committed continued payment fraud, to his current employer:

„When I feel good at work, I don't feel the need at all because I like working. That hasn't happened for me in the last five years at my current employer. But I know from the past, if I have a job where I'm not happy and where I'm bored, then I also skive some days here and there” (Interviewee 18).

Interviewee 20, who was the one among all interviewees who skived in the most excessive manner (up to 30 percent of all available hours during a year), similarly explains what keeps her from skiving at her current employer:

“I can now work completely from home, I feel very comfortable in my team and my boss is super nice. I also currently only work 20 hours part-time. I've never felt the need to skive some days. That's because I simply feel comfortable with my colleagues, and I feel accepted there. My boss always says that my work is great and that I should keep going on like this. My colleagues always give me good feedback and I have the feeling that they like working with me. And I also really enjoy my work. The whole environment at work makes a very big difference for me. Especially that the work you do and the effort you put into is appreciated as well as deemed sufficient and that I have the feeling that I am doing a good job. The team spirit is very important. I also find remuneration important; at least that I can understand why I earn how much. Hence, transparency is very important. From that point of view, it got better and better during my three employers in terms of my enjoyment of work and thus my desire to go to work and, conversely, to skive less or not at all. The variety at my current job is also an important point. I found the work at my previous employer very monotonous” (Interviewee 20).

Interim Conclusion

The interviewees who changed their employer and strongly affirm that they have not committed those deeds again, which they committed at past employers, gave similar reasons for it.

Interviewees 3 and 12 who are now higher in the hierarchy as divisional heads feel that skiving would only result in loss of time: *“I would rob myself of these one or two days” (Interviewee 3); “a day that I skive would be more like a lost day” (Interviewee 12).*

Other interviewees believe that the changed work environment, including the changed behaviour of superiors and team members, is responsible for the fact that they no longer commit white-collar crimes. Superiors in their new environments are described as “*more honest*” (Interviewee 16) and making “*more transparent*” (Interviewee 12, 16 and 20) decisions. Furthermore, a “*better team spirit*” (Interviewee 4 and 20) and an overall “*more harmonious*” (Interviewee 16) atmosphere is described, where “*colleagues are perceived to like working*” with the former perpetrator (Interviewee 20), “*pull together*” (Interviewee 4) and “*aren’t to blame for anything either*” (Interviewee 16).

In these work environments, the former offenders feel “*completely trusted*” (Interviewee 4) as well as “*comfortable and accepted*” (Interviewee 20). This leads to more “*enjoyment*” (ibid.) and “*desire to go to work*” (ibid.). In turn it leads to less desire to commit white-collar crimes, such as skiving or thieving because this would cause “*a lot more remorse*” (Interviewee 16), would make them “*feel very bad about it*” (Interviewee 4) or leave them with a feeling of “*letting the others down*” (Interviewee 16) or “*leaving them in the lurch*” (ibid.). Hence, white-collar criminal behaviour is much more likely when employees do “*not feel happy [or are] bored*” (Interviewee 18).

These findings are in line with prevailing research that employees who have trust in their senior management, superiors and their company are more attached to their job as well as to their colleagues, which in turn leads them to refrain from any antisocial work behaviours (Thau et al., 2007; Vardi and Weitz, 2016). The findings of Kangas et al. (2017) show that an ethical organisational culture and especially an ethical role modelling by superiors plays a significant role in enhancing employee well-being measured by sickness absence. In the same vein, the interviewees of this thesis stated to not have skived in a more ethical environment at their other employers.

Proposition 4.3: Employees, including former white-collar criminals, who are appreciated, treated fairly, perceive superior decisions as transparent and experience a good team spirit with reliably colleagues are less likely to form, develop, and apply neutralisation techniques, which prevents them from committing white-collar crimes.

4.2.4.4. Reflecting on further influencing Factors on the criminal Behaviour

Interviewee 17 is working in the procurement department of a major company that manufactures household appliances. Committing theft and working time fraud, he mainly applied the neutralisation technique *diffusion of responsibility* combined with *advantageous comparison*, as he observed superiors and colleagues doing the same or committing even more severe deeds. With regards to laws and regulations and their implementation in the company in the form of compliance guidelines, he argues that the latter need to be aligned with the business reality. He argues:

“When you experience how the upper management behaves; not all of them, but a large part of them, how they deal with guidelines [laughs], then you sometimes say to yourself, why should I now adhere to every detail when hardly anyone at the upper level or at peer level adheres to them. For me, this raises the question of whether the guidelines should be adapted to reality. As long as it is not a legal contradiction, one should make sure that reality is reflected in the guidelines. They should not just be a construct created by lawyers. That is often the problem nowadays, the complexity of compliance guidelines. There are so many of them and no one can fully understand them. They are often written by legal departments as a safe-my-ass. They then write something and push it into the company and then believe that they are off the hook. There are also often contradictory goals. Everything has to be compliant and yet everything has to be done tomorrow at the latest. I think this is also a cultural issue.” (Interviewee 17).

The negative effects of leaders' behaviour that is contradictory to company guidelines described by interviewee 17 support prevailing research of Andreoli and Lefkowitz (2009) who highlight the importance of promoting a moral organisation through words and actions of superiors and senior management, independent of formal mechanisms such as codes of conduct.

The cultural issue described by interviewee 17 is also mentioned by interviewee 8 and 14 who both work in consultancy companies.

Like interviewee 17, interviewee 8 was influenced in his formation and application of neutralisation techniques for his deeds, mostly by other colleagues. In this regard he states:

“I was much more influenced by other colleagues who did the same. I think it is often the case in the working model of management consultancies that employees skive or commit working time fraud” (Interviewee 8).

Interviewee 14 as well reflects on the working model of a management consultancy and similarly concludes that this might be more susceptible to fraud:

“In my opinion, management consultancies are already associated with a very high susceptibility to fraud because there is simply so much work that you can justify a lot. You can always say that you do an unbelievable amount of work and that it is not rewarded to the same extent. Everyone thinks that they earn far too little for what they do. That's why I believe that the corporate culture in a consulting firm is very susceptible to this. Then you have a lot of like-minded colleagues around you and then you tell yourself that everyone is doing it” (Interviewee 14).

Regarding compliance guidelines, their adherence as well as sanctions in case of violations, interviewee 14 reflects:

“Maybe the company is more likely to turn a blind eye to private mobile phone use or when a private taxi bill is submitted. Maybe they think that the employee will in turn work a few more hours for the company and that's worth more from the company's point of view. I can imagine that it is not at all desirable to bring such things completely down to zero so that it is accepted to a certain extent. Especially with the unauthorised private mobile phone use, I bet the company would have had the possibility to sanction this more strongly. But at the end of the day, it was always relatively lax. I just received an email that informed me about the high data traffic in the last month and that I should think about ways to reduce that in the future. So, I think the company simply accepted a certain level. Maybe they don't want to get into the argumentation with employees, because this might lead to a longer discussion. The employee can always talk his way out of it and invent why he or she had such high traffic e.g., because they downloaded larger file attachments from company emails during the vacation abroad. For reasons of data protection, the exact files

or purposes of use may not be monitored at all. I also believe that some guidelines are built in such a way that the whole thing doesn't get completely out of hand. If nothing was done, everything would get out of order. Thus, there is a minimum level of containment.

It's the same with health and safety regulations at my current company. Every now and then it is pointed out that laptops must be properly locked when leaving the office and office doors must be locked as well. Every few months they point this out again and hope that people will at least comply with it from time to time. But there are no sanctions at all if people don't comply" (Interviewee 14).

Interviewee 14 brings up an interesting point by questioning if companies cannot control and sanction violations of their guidelines in a stricter way, or if they just don't want to do this because of various considerations. Regarding the delicts discussed in this thesis companies do not have a legal obligation to report them to any law enforcement authorities and moreover companies only rarely have an interest in a criminal prosecution accompanied by a public criminal trial.

Companies might make cost-benefit calculations, as interviewee 14 suggested, and conclude that even internal prosecutions of certain violations and deeds are not worth the effort. Furthermore, interviewee 14 is of the opinion that companies would deliberately not prosecute deeds and violations because they believe that this kind of *flexibility* leads to more work effort by the employees.

Nevertheless, not prosecuting violations and white-collar crimes is a balancing act which needs to be closely monitored by a company, as a point might come where deeds and violations get out of their hand and the benefits do not outweigh the costs anymore.

Interviewee 2 reflects on online compliance trainings which have become increasingly popular in recent years:

"Maybe these trainings might actually have an effect or change something in some people. These funny video trainings, where you answer 5 questions in a knowledge check at the end, they don't change my attitude at all. The only thing that happens is that I think carefully about how to answer the questions correctly so that no one comes to me afterwards and asks me if there is something wrong with me, in case I have answered too many questions wrongly. But it is nonsense in my eyes to believe that

these kind of trainings would change the behaviour of employees. It's just pro forma so that a company can document that they have trained all their employees. But that has absolutely no added value in my opinion" (Interviewee 2).

Reflecting on alternative ways of delivering trainings that would be more effective from his point of view, interviewee 2 suggests:

"I think the most effective way is to use practical examples and dilemma situations, discuss them in the team and also point out the possible consequences, maybe illustrated by actual sanctions from past cases. I think this is really helpful for employees, because after all, you are not familiar with all of them" (Interviewee 2).

Proposition 4.4-1: Compliance trainings might have a more sustainable effect on employee behaviour, when practical examples and realistic dilemma situations are discussed in a small group. Furthermore, the illustration of actual sanctions from past cases serves as a warning example and demonstrates to the workforce what happened to colleagues who became white-collar criminals.

Interviewee 4 links many interpersonal situations and perceived unfair superior behaviour to his committed white-collar crimes (cf. section 4.2.3.2.). In a wider sense he associates his deeds with the culture at his former employer and that this did not fit to his own preferences. Having discovered a different and better way of working, he claims that now he would not commit any white-collar crimes anymore:

"It was the whole culture at [my company] that didn't fit. The trainee concept was completely outdated, and they don't develop their employees according to their individual strengths. It is a typical medium-sized company where there are very old structures and everything that is new is rejected and the rigid structures are not questioned. It just wasn't made for me. Today, I would no longer commit these crimes because I have found a way of working for myself in which I am my own boss and have no guidelines as far as working hours are concerned. I can arrange everything myself and don't need to commit white-collar crimes. If I skive a day, I'm just hurting myself. Nobody else cares except me because I don't earn any

money that day. Maybe the concept of being an employee is just not made for me” (Interviewee 4).

Interviewee 4 claims that the rigid structures and the lack of development opportunities for his individual strengths were the causes of his white-collar criminal deeds. These arguments are in line with Marquard et al. (2020), who discover that employees engage in ethical misconduct when superiors downplay the importance of personal learning and development.

Interviewee 4 comes to this conclusion based on different experiences he made at later employers where he did not commit crimes. Especially working as a freelancer now and thus being his “*own boss*” (Interviewee 4) puts him into a position that committing white-collar crimes is no longer an option for him.

Interviewee 1 who works as a physiotherapist in a clinic for almost 40 years, committed several white-collar crimes only in the recent years. Like interviewee 4, she associates her deeds with a lack of appreciation by the general management and describes a very drastic scenario:

“If you were to talk to other colleagues in the clinic, you would find out a lot of things. Some of them have a lot going on. There are people who have never been ill and are suddenly ill more often and regularly. Suddenly I started to see the connections.

We also have a problem with young people moving up. The young people go to the civil service or doctors' surgeries where they earn more money. We currently have 8 vacancies in our department that we have not been able to fill for half a year. We have only received 1 application in the last six months. And we have a total of 24 FTEs in our department i.e., we have not filled a third of our positions, but we are supposed to work as much as if all the positions were filled. You can see that the board of directors and the management are not experts. They don't understand patient care and only see profitability” (Interviewee 1).

Interviewee 12 links many interpersonal situations and perceived unfair and non-transparent superior behaviour to his perpetration of working time fraud as well as continued payment fraud (cf. section 4.2.3.2.). In a wider sense he associates his deeds with a lack of appreciation and missing individual development opportunities like interviewee 4.

Learning from his own past experiences he tries to be a better leader at his current employer in his role as a division head responsible for more than 30 subordinates:

“In my current job I also see this with my employees. They are not often sick. Not just for two or three days or even for two weeks. If I compare them with my department at [my former employer], back then you had to assume that skiving was a real instrument for employees to supplement their salary or compensate for something else. So, if a company has a good incentive system or a good structure for rewarding employees for hard work and they feel valued, then these crimes occur much less frequently” (Interviewee 12).

Proposition 4.4-2: Short term rewards for hard work as well as a clear long term career perspective with transparent promotion processes (cf. also interviewee 15, sub-section 4.2.3.2.) are essential for an employee to feel appreciated. This might be an important component to inhibit neutralisation techniques to form, develop and eventually be applied. Thus it might result in less perpetration of white-collar crimes.

4.2.4.5. Summary Theme 4

The results show that the obstacle to repeat the perpetration of a similar deed in a similar setting is lower, as it is easier for a perpetrator to justify the behaviour by applying already proven neutralisation techniques that are ready to be retrieved from memory. As workplace relationships have an influence on the development of neutralisation techniques (cf. Theme 3, Table 14, pp. 153f.), the relationships with superiors early in the employees' careers seem to play a significant role as they can have a lasting formative influence on the employees' ability to develop and apply neutralisation techniques in the further course of their professional life.

Nevertheless, the results also reveal that employees, including former white-collar criminals, who are appreciated, treated fairly, perceive superior decisions as transparent and experience a good team spirit with reliably colleagues are less likely to form, develop, and apply neutralisation techniques, what prevents them from committing white-collar crimes.

These findings are in line with prevailing research that employees, who have trust in their superiors and who perceive them as role models, are more attached to their job, their colleagues, and their company. This increases the likelihood that these employees will refrain from any antisocial work behaviours (cf. Thau et al., 2007; Vardi and Weitz, 2016; Kangas et al., 2017).

The interviewees of this thesis provide explanations for this known causal relation. The fact that employees feel comfortable in a company climate and culture, which itself is made by the behaviour of various workplace actors around them, makes it harder for them to develop and apply neutralisation techniques, which eventually does not lead to the perpetration of white-collar crimes.

4.3. Summary of Propositions

Table 15 provides an overview of all propositions that were formulated in section 4.2. based on the analysis of the accounts of the interviewees.

Table 15: Overview of Propositions derived from the Data Analysis

#	Proposition
1	Theme 1: Meaning of interpersonal situations at the workplace
1.1	Good peer relationships are very important for employees as they are the basis for a good working climate. In turn, bad relationships among peers are experienced as quite exhaustive and are avoided if possible.
1.2	Good cross-hierarchical relationships are very important for employees as they are the basis for a good working climate. In turn, bad relationships with superiors or subordinates are experienced as quite exhaustive and are avoided if possible.
1.3	Blurring of the relationships with other workplace actors regarding work and private life is a frequently mentioned phenomenon, although for some employees it is quite important to strictly separate the professional from the private.
1.4	Workplace friendships as a common phenomenon are very meaningful for employees and often last beyond the employment where the friendship started and developed.

2	Theme 2: Influence of feelings and emotions on behaviour
2.1	Interpersonal situations at the workplace, arising through other workplace actors' behaviour and statements, have the potential to cause strong negative emotions and feelings. These in turn can result in shorter psychosomatic effects or more severe physical reactions. Emotions and feelings experienced in workplace relationships are sustainably anchored in the memory and can still be vividly recalled many years later.
2.2	Negatively perceived interpersonal situations that lead to negative emotions and feelings can influence the subsequent behaviour of individuals.

3	Theme 3: Influence of others' behaviour on the application of neutralisation techniques and committing a white-collar crime
3.1-1	The behaviour and statements of peer employees can have significant influence on the formation, development, and application of neutralisation techniques by an individual who subsequently commits a white-collar crime. Workplace friendships can be a breeding ground for the formation and application of the neutralisation technique <i>diffusion of responsibility</i> , leading to mutual confirmation of the deeds or even to the joint perpetration of white-collar crimes.
3.1-2	If the neutralisation techniques of the influencing employee were formed and applied based on perceived behaviour of superiors, these superiors in turn exert an indirect influence on the formation and application of neutralisation techniques of other employees who are just third party to them.
3.1-3	The behaviour of other workplace actors can influence the formation, development, and application of neutralisation techniques, especially <i>diffusion of responsibility</i> ("others do it as well") and <i>advantageous comparison</i> ("colleagues commit much severe deeds").
3.1-4	The observation of white-collar criminal behaviour of others serves as a basis for the formation and maturation of neutralisation techniques. The application of the neutralisation techniques does not necessarily lead to the same type of crime observed among others (e.g., working time fraud), but can lead to a different type of crime (e.g., unauthorised acceptance of gifts).
3.1-5	Negatively perceived peer behaviour can trigger neutralisation techniques that in turn are not directly associated with it. Precisely, the neutralisation technique that is formed and applied to enable a perpetrator to commit a deed, does not necessarily blame the peers for

	<p>their behaviour, but might blame their superior for not intervening. Hence the neutralisation technique <i>denial of the victim</i> can be directed against the superior as a retaliation behaviour and not against the peers' behaviour, which, however, served as the trigger.</p>
3.2-1	<p>Employees who have a strong and well-established system of beliefs and values and did not commit white-collar crimes over decades can become white-collar criminals once the environmental triggers e.g., the behaviours and statements of other workplace actors, become strong enough.</p>
3.2-2	<p>Although having strong believes and values that criminal deeds are not acceptable, a toxic work environment and especially toxic leaders can be a breeding ground for the formation, maturation and application of neutralisation techniques that enable an employee to commit a white-collar crime. Employees might even <i>subconsciously</i> be influenced by a toxic environment and a toxic superior behaviour in their decision-making process, including the formation and application of neutralisation techniques.</p>
3.2-3	<p>Applying one neutralisation technique might not be sufficient to reduce cognitive dissonance caused by an inconsistency with strongly internalised core values (e.g., honesty). To enable a perpetrator to commit a planned deed, the application of further neutralisation techniques might then be necessary to provide sufficient justification reasons to neutralise the existing cognitive dissonance.</p>
3.2-4	<p>Non-transparent superior behaviour leads to mistrust among employees, which in turn is a breeding ground for the neutralisation technique <i>moral justification</i> to form and grow until it is applied and enables an employee to commit a white-collar crime.</p>
3.2-5	<p>Negatively perceived behaviour of superiors evokes negative emotions and corresponding feelings, such as anger and disappointment or the feeling of being abandoned or betrayed, leading to the formulation of inner justifications for committing a deed. Employees actively search for justifications to stand or tolerate the environment and their feelings. Having found an appropriate justification, the respective neutralisation techniques are applied, and relief is felt, so that the crime can be committed.</p>
3.2-6	<p>The reaction to concrete interpersonal situations of e.g., perceived unfair treatment or the observation of other colleagues committing white-collar crimes, is not necessarily immediate. The decision to commit a deed, matures over weeks or months as the neutralisation techniques are formed internally. When the deed is about to be committed, the neutralisation techniques are eventually accessed and serve to</p>

	immediately reduce the cognitive dissonance and thus enable the perpetrator to commit the deed.
3.2-7	The immediacy of the reaction to a concrete interpersonal situation e.g., a perceived unfair treatment or dishonesty, depends on the perceived severity of the evoked emotions and the corresponding feelings. The reaction is rather immediate when the emotions and feelings are perceived as extremely negative and very intense. The neutralisation techniques are formed and matured faster as well as applied relatively short after the triggering event. The reaction in the form of committing a white-collar crime occurs more quickly.
3.2-8	Effectively applied neutralisation techniques, the formation of which was influenced by workplace relationships can be retrieved for similar deeds in a similar setting even several years later and even if the perpetrator is working in a different position or for a different company. This is considered an indirect influence through workplace relationships on the application of neutralisation techniques enabling an offender to commit a white-collar crime.
3.2-9	A perceived bad role model behaviour of superiors can lead to the formation and development of the neutralisation technique <i>advantageous comparison</i> by employees, who see their own planned deeds as less harmful, which then enables them to commit white-collar crimes themselves. The type of crime can be different to the type of crime associated with the bad role model behaviour of the superior.
3.3	Perceived wrongful or white-collar criminal behaviour of subordinates can serve as a breeding ground for the formation, maturation, and application of neutralisation techniques by their superiors, who in turn feel limited in their ability to influence the subordinates' behaviour.
3.4-1	It is not necessary that a white-collar criminal behaviour is observed by employees. It can be sufficient that it is only presumed to serve as a basis for the formation and application of the neutralisation technique <i>diffusion of responsibility</i> . This leads to the perpetration of usually the same type of white-collar crime.
3.4-2	Perceived complicated processes can serve as a basis for the formation and application of neutralisation techniques, especially <i>moral justification</i> , leading to the perpetration of white-collar crimes that circumvent the respective processes.
3.4-3	Perpetrators might form, mature, and apply neutralisation techniques based on perceived unfair agreements to which they have previously consented. The present sense of injustice can have a stronger effect than the obligation to feel bound by a contract concluded some time ago.

4	Theme 4: Reflecting on the criminal behaviour
4.1	Committing a white-collar crime lowers the inhibitions for future similar deeds, as it is easier to retrieve already proven neutralisation techniques which were successfully applied to enable a similar deed in the past. This might be the case although the factors that influence the formation and development of a neutralisation technique have disappeared over time or are significantly weaker.
4.2-1	A different or opposite behaviour of other workplace actors, e.g., a more transparent, open, honest, caring, and supportive superior behaviour, might interfere with the formation and development process of neutralisation techniques and thus might inhibit its application by the perpetrator, who in turn would then not be capable of committing a white-collar crime.
4.2-2	The obstacle to repeating a similar deed in a similar setting is lower, as it is easier for a perpetrator to justify the behaviour by applying already proven neutralisation techniques that are ready to be retrieved from memory.
4.2-3	The relationship of employees with their superiors early in their carriers have a lasting formative influence on their ability to develop and apply neutralisation techniques in the further course of their professional life.
4.3	Employees, including former white-collar criminals, who are appreciated, treated fairly, perceive superior decisions as transparent and experience a good team spirit with reliably colleagues are less likely to form, develop, and apply neutralisation techniques, which prevents them from committing white-collar crimes.
4.4-1	Compliance trainings might have a more sustainable effect on employee behaviour, when practical examples and realistic dilemma situations are discussed in a small group. Furthermore, the illustration of actual sanctions from past cases serves as a warning example and demonstrates to the workforce what happened to colleagues who became white-collar criminals.
4.4-2	Short term rewards for hard work as well as a clear long term career perspective with transparent promotion processes are essential for an employee to feel appreciated. This might be an important component to inhibit neutralisation techniques to form, develop and eventually be applied. Thus it might result in less perpetration of white-collar crimes.

Source: Own representation

5. DISCUSSION AND CONCLUSIONS

The main aim of this thesis is to explore if and how workplace relationships influence the application of neutralisation techniques by white-collar criminals.

The corresponding research objectives are:

1. *to examine how white-collar criminals attached meaning to certain interpersonal situations at their workplace experienced prior to committing the deed,*
2. *to understand the emotions and corresponding feelings which white-collar criminals perceived during and after these concrete interpersonal workplace situations, experienced prior to committing the deed,*
3. *to explore how the perceptions of interpersonal situations as well as the evoked emotions and corresponding feelings serve as a breeding ground for the formation, development, and application of neutralisation techniques by white-collar criminals, eventually enabling them to commit the deed(s); and*
4. *to evaluate if the white-collar criminals believe that an alternative or opposite behaviour of any involved workplace actor would have prevented the emergence and development of the applied neutralisation technique(s) and in turn would have enhanced the likelihood of refraining from the perpetration of the deed(s).*

The four research objectives correspond to the four main themes of this thesis:

Theme 1: Meaning of interpersonal situations at the workplace.

Theme 2: Influence of emotions and corresponding feelings on behaviour.

Theme 3: Influence of others behaviour on the application of neutralisation techniques and committing the deed.

Theme 4: Reflecting on the criminal behaviour.

Each Theme has up to four sub-themes. For an overview, please see Table 14 on page 153f.

The aim of this chapter is to reflect upon the major findings along the sub-themes (cf. Overview of Propositions, section 4.3., Table 15, pp. 259ff.) and to link them

to the main theoretical perspectives in literature. Subsequently, an overall conclusion of this thesis, the contribution to knowledge and practice as well as the limitations and future research avenues are highlighted.

5.1. Discussion and Link to Theory of the major Research Findings

This section summarises and discusses the 31 propositions along the themes and sub-themes presented in Table 15 and links the major findings to existing literature.

The interviewees demonstrated to have a solid and well-established system of beliefs and values that considers law-abiding as right and in principle condemns white-collar crimes (cf. section 3.5.9.2. on the “Value Systems of the Interviewees”).

Nevertheless, the 20 interviewees all became perpetrators of various types of white-collar crimes, such as continued payment fraud, working time fraud, expense fraud, thefts, and so on.

This *mystery* was already studied by Sykes and Matza (1957) who were interested in identifying and explaining the neutralisations of a perpetrator for violating the norms and laws that they *ordinarily* believe in and adhere to.

In this vein, Stadler and Benson (2012) emphasise that, if white-collar criminals are strongly committed to traditional social norms, they must apply any neutralisation techniques whenever they deviate from conventional norms and engage in criminal behaviour.

As the interviewees' deeds were generally inconsistent to their beliefs and values (cf. section 3.5.9.2), cognitive dissonance (cf. section 2.5.) arose. To reduce cognitive dissonance the interviewees needed to apply neutralisation techniques that enabled them to commit the crimes while upholding their moral values.

Stadler and Benson (2012) observe that the neutralisation process allows perpetrators to behave in a socially unacceptable manner by convincing themselves that it is acceptable or even reasonable under the current circumstances to engage in behaviour that is considered by the public as immoral, deviant, delinquent, or criminal.

In the following, the 31 propositions derived from the interview analysis (cf. Table 15, pp. 259ff.) are discussed – along the four main themes that are corresponding

with the four research objectives (cf. section 1.2.) and the overall research aim of this thesis – to explore if and how workplace relationships influence the application of neutralisation techniques by white-collar criminals.

5.1.1. Theme 1: Meaning of Interpersonal Situations at the Workplace

To address the main research aim, **Theme 1** initially analyses how the interviewees attach meaning to interpersonal situations at the workplace.

If interviewees consider the relationships, that are manifested in certain interpersonal situations and encounters, as relevant, they can have a significant influence on their behaviour according to prevailing research (e.g., Sias, 2008; Burns, 2012).

5.1.1.1. Linking Propositions to prevailing Research

Propositions 1.1 and 1.2

Based on the interview accounts, good relationships with peers as well as cross-hierarchical relationships among superiors and subordinates are deemed very important for the interviewees as they are the basis for a good working climate.

This is also observed by Mikkola and Nykänen (2019) who propose that interpersonal relationships are fundamental for the achievement of company goals as well as personal goals, job satisfaction and well-being.

Regarding research on workplace relationships, such as mentoring relationships (Kram, 1985), leader-follower relationships (Graen and Uhl-Bien, 1995), co-worker relationships (Sherony and Green, 2002; Chiaburu and Harrison, 2008), and co-worker friendships (Sias and Cahill, 1998), prevailing research highlights the benefits of emotional support through good interpersonal workplace relationships for job satisfaction and career development (cf. Colbert et al., 2016; Mattingly et al., 2020).

In turn, bad workplace relationships among peers are experienced by the interviewees as quite exhaustive and burdensome.

Regarding the existence of bad workplace relationships Mikkola and Nykänen (2019) point out that many workplace relationships are not voluntary, and employees rarely have the possibility to choose their team members, co-workers, or superiors. Hence, employees must cope with other workplace actors who

might be reserved or even unpleasant. As a result, conflicts, disputes, and problematic relationships are a common part of the daily life in a workplace community. This is supported by the interviewees who all experienced different kinds of conflicting situations and relationships.

Propositions 1.3 and 1.4

A blurring of the relationships with other workplace actors regarding work and private life is a frequently mentioned phenomenon among the interviewees, as are workplace friendships. These are very meaningful for the interviewed employees and often last beyond the employment at the company where the friendship started and developed.

In this vein, Sias and Gallagher (2009) mention that the workplace is kind of a natural incubator for personal relationships that might also extend beyond the professional boundary.

Nevertheless, for some interviewees it is quite important to strictly separate the professional part at the workplace from the private part of their lives, which can sometimes be a point of conflict (cf. Harden Fritz and Omdahl, 2006).

5.1.1.2. Critical Reflection on Implications for extant Research

The findings derived from the interviews of this thesis are in line with extant research which has analysed the nature of workplace relationships.

Like the interviewees, existing research highlights the importance of positive workplace relationships across all hierarchies for employees' job satisfaction and well-being (Colbert et al., 2016; Mikkola and Nykänen, 2019; Mattingly et al., 2020).

On the contrary, as described by the interviewees and in line with prevailing research, negative workplace relationships are related with dissatisfaction and job withdrawal (e.g., Dutton and Heaphy, 2003; Harden Fritz and Omdahl, 2006; Ragins and Dutton, 2007; Colbert et al., 2016).

The interviewees confirmed that workplace friendships and the "blurring effect" of work and private life (Comer, 1991) are common phenomena as employees spend a lot of their weekly time with colleagues (cf. Sias and Gallagher, 2009).

Regarding Theme 1, this thesis confirmed the findings of prevailing literature. This is not surprising for the author of this thesis but essential to understand for analysing the following themes.

5.1.2. Theme 2: Influence of Emotions and corresponding Feelings on Behaviour

Theme 2 analyses which emotions are evoked and which corresponding feelings arise related to the perceptions of interpersonal situations at the workplace. Moreover, it is examined if and how these inform the actions of the perpetrators and especially the formation, development, and application of neutralisation techniques as a prerequisite to commit white-collar criminal deeds.

Please note, that no research could be identified on how emotions and feelings are related to the formation, development, and application of neutralisation techniques. Hence all findings related to how emotions and feelings influence neutralisation techniques are considered new findings by this research.

5.1.2.1. Linking Propositions to prevailing Research

Proposition 2.1

The findings show that interpersonal encounters at the workplace, shaped through other workplace actors' behaviours and statements, have the potential to cause strong negative emotions and corresponding feelings, as can be observed in the examples of statements made by various interviewees:

- *“I deeply gulped and couldn't believe that this is really happening right now”* (Interviewee 1)
- *“I then got a higher pulse and got angry”* (Interviewee 4)
- *“My mentor's statement caused a queasy feeling in my stomach, as if it had momentarily pulled the rug from under my feet”* (Interviewee 15)
- *“I was shocked and also disappointed, because I thought we had a good relationship”* (Interviewee 15).
- *“That definitely triggered anger and disappointment in me”* (Interviewee 16)

These emotions and corresponding feelings in turn can result in shorter psychosomatic effects or more severe physical reactions. Interviewee 7 “*got a rash on [his] hands and couldn’t sleep anymore*” (Interviewee 7) and Interviewee 20 reported that she “*developed different food intolerances that – according to [her] doctor – might be the result of being constantly exposed to stressful situations*” (Interviewee 20). Both perceived to have been treated badly by their superiors or colleagues and, for example, unjustly criticised or systematically ignored.

The emotions and corresponding feelings described by the interviewees as well as the associated psychosomatic effects are supporting prevailing research in the regard. Findings by a meta-analytic review on workplace bullying by Nielsen and Einarsen (2012) show that exposure to bullying is associated with both job-related as well as health- and well-being-related outcomes, such as mental and physical health problems, symptoms of post-traumatic stress, burnout, increased intentions to leave, and reduced job satisfaction and organisational commitment. The interviewees’ accounts further demonstrate that negative emotions and the corresponding feelings experienced during workplace relationships are sustainably anchored in the memory and can be vividly recalled even after many years.

These findings are supported by studies from neuroscience, which conclude that emotional memories on the one hand are susceptible to distortion, but on the other hand can still be recalled from memory in detail even after many years as well as with high accuracy and vividness (Xie and Zhang, 2017), especially when the situations are connected to *negative* emotions (Kensinger, 2007).

Proposition 2.2

Negatively perceived interpersonal situations that evoke negative emotions and lead to negative feelings can influence the subsequent behaviour of individuals. Although negatively perceived situations tend to lead directly to incomprehension and disappointment among the interviewees, these emotions and feelings may not immediately lead to the formation and application of neutralisation techniques to commit an associated white-collar crime. In some cases, these emotions and feelings lead to changed behaviour patterns in a first step and over time serve as a breeding ground for a neutralisation technique to form and develop.

This finding is supported by Griep and Vantilborgh (2018) who analyse counterproductive work behaviour against the own organisation (CWB-O) related to a breach of *psychological contract* (PC), which is defined as “an individual’s beliefs regarding the terms of conditions of a reciprocal exchange agreement between the focal person and another party” (Rousseau 1989, p. 123). Griep and Vantilborgh (2018) indicate that if employees perceive an accumulation of PC breach over time, they experience intensifying violation feelings, which in turn result in the perpetration of CWB-O over time. This behavioural reaction will be part of the analysis of Theme 3.

Griep and Vantilborgh (2018) further argue with regards to counterproductive work behaviours that these are rarely spontaneous acts but rather resulting from an accumulation of escalating negative interactions between two or more workplace actors.

5.1.2.2. Critical Reflection on Implications for extant Research

The findings of this thesis that interpersonal situations and relationships at the workplace can evoke negative emotions that lead to negative feelings and at times even associated psychosomatic effects, are supported by prevailing research.

Recent research by Burghofer (2023) proposes with regards to the psychological interconnections that emotions create evaluative thoughts and these in turn create feelings.

In emotional situations, people often feel powerless, are initially inhibited in their ability to act and can develop psychosomatic reactions. Furthermore, these emotions and the corresponding feelings are deeply anchored in the memory and can still be recalled in detail even after many years (Xie and Zhang, 2017), especially when connected to *negative* emotions (Kensinger, 2007).

As with Theme 1, it is also not surprising with Theme 2 that prevailing research is confirmed by the accounts of the interviewees of this thesis. Nevertheless, it is important for the analysis of Theme 3 – which addresses the central research question – to understand the psychological modes of action of the interviewees as a basis to draw further conclusions regarding their behaviour. As described by Burghofer (2023) the evoked emotions lead to evaluative thoughts which result

in a certain feeling that eventually triggers a reactive behaviour. This last part is referred to in the following section 5.1.3.

5.1.3. Theme 3: Influence of Others' Behaviour on the Application of Neutralisation Techniques and committing a White-Collar Crime

Theme 3 analyses the influence of other workplace actors' behaviours on the formation, development and application of neutralisation techniques leading to the perpetration of white-collar crimes. Building on the findings from Theme 1 and 2, Theme 3 addresses the central research question of this thesis.

5.1.3.1. Linking Propositions to prevailing Research - Influence of Peer Behaviour

Proposition 3.1-1

Regarding peer employee relationships up to workplace friendships, the behaviour and statements of one employee can have significant influence on another employee by serving as a breeding ground for the formation, development, and application of the neutralisation technique *diffusion of responsibility* or *advantageous comparison*.

This might be possible because *special peer relationships*, referring to the highest level of workplace friendships (Kram and Isabella, 1985), are characterized by a high level of trust, intimacy, and social support (Sias et al., 2012; Kramer, 1994), leading to the mutual encouragement of committing a deed or even to the joint perpetration of white-collar crimes.

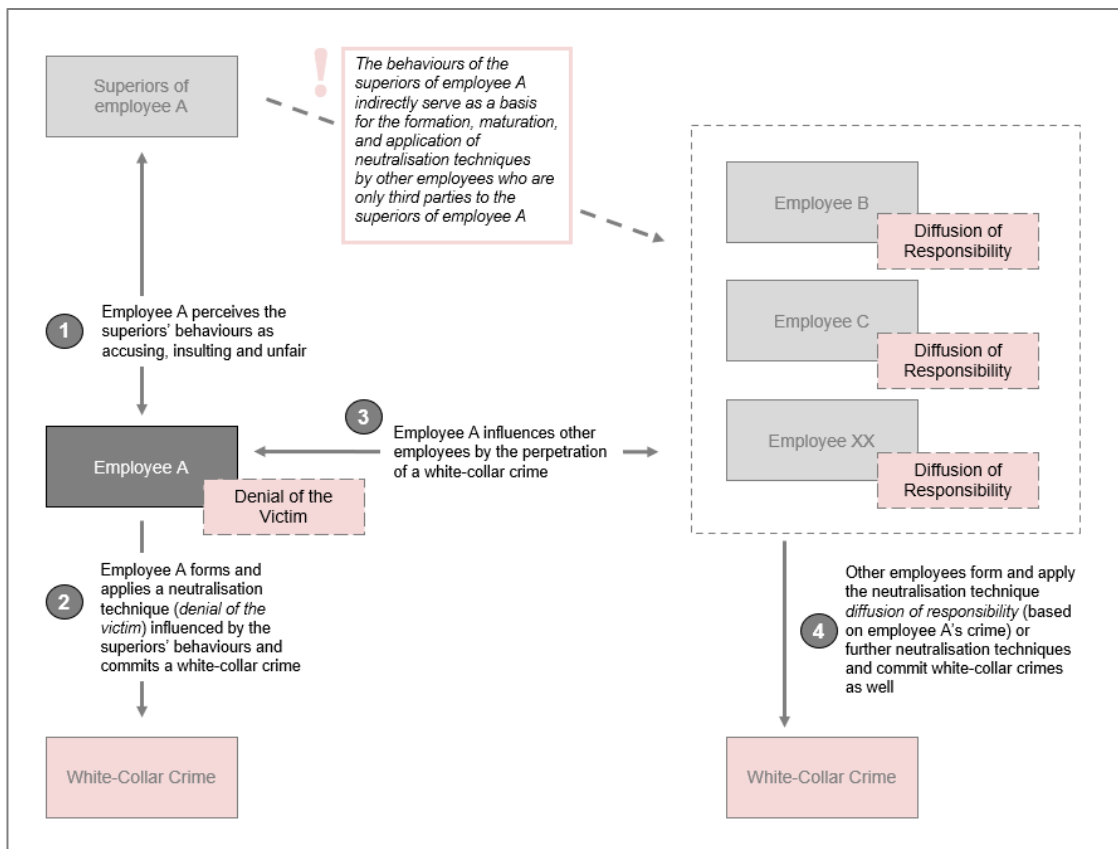
Proposition 3.1-2

In one example (Interviewees 3 and 4), the neutralisation techniques of employee A (Interviewee 4) were formed and applied based on the perceived negative behaviour of his superiors. This employee A in turn influenced another employee B (Interviewee 3) who applied the neutralisation techniques *diffusion of responsibility*, *moral justification*, and *advantageous comparison* to justify his deeds.

Hence, the superiors of employee A exerted an indirect influence via this employee A on the formation and application of neutralisation techniques by employee B who is just third party to these superiors. This is critical for a company

as a certain superior behaviour which is perceived negatively by one employee might trigger a kind of domino effect among the workforce and thus indirectly serves as a basis for the formation, development, and application of neutralisation techniques and subsequent white-collar crimes by other employees who are only third parties to these superiors. The phenomenon is illustrated in Figure 21.

Figure 21: Indirect Influence of Superiors’ Behaviours on the Application of Neutralisation Techniques



Source: Own representation

Proposition 3.1-3

The behaviour of peers was found to frequently influence the formation, development, and application of the neutralisation techniques *diffusion of responsibility* as well as *advantageous comparison*.

Emotions might play a minor role as criminal behaviour of others is often only observed and not related to concrete interpersonal situations that caused (negative) emotions and corresponding feelings.

The example of interviewees 3 and 4 shows that one colleague can *persuade* another to commit a similar crime, creating a lot of negative emotions (Interviewee 3 had “*a bit of a stomach-ache [...] and was nervous about*” committing the deeds but then was influenced by interviewee 4 to commit the deeds: “*yes, he convinced me once again*” (Interviewee 3)). Although the persuaded employee applies *diffusion of responsibility* as a neutralisation technique, he needs to apply further techniques to become a criminal as well. In this example, *moral justification* (“*he was doing it for me too*”) as well as *advantageous comparison* (“*he exaggerated even more*”) were also applied as neutralisation techniques.

This situation is supported by the findings of Cromwell and Thurman (2003), who interviewed shoplifters and found that the pressure from delinquent peers is a frequent manifestation of the neutralisation technique *moral justification*, more precisely *appeal to higher loyalties* (Sykes and Matza, 1957) in order to be accepted by the peers (cf. section 2.6.1.).

The findings are in line with a qualitative study by Weaver, Treviño, and Agle (2005) who identified multiple aspects of a person’s behaviour that can lead others to consider that person to be someone to behaviourally emulate. Importantly, their study shows that it requires relatively close interaction with someone to consider him or her as a role model. As organisations often highlight the importance of an executive’s stance toward ethics, the role models employees look up to, tend to be among those with whom they have close working relationships. In this regard, the findings of this thesis show that peers can play an equally important role when it comes to interpersonal behavioural influences.

Proposition 3.1-4

An example of Interviewee 1 shows that applying *diffusion of responsibility* does not necessarily lead to the same type of crime observed among others (e.g., working time fraud), but can lead to a different type of crime (e.g., unauthorised acceptance of gifts).

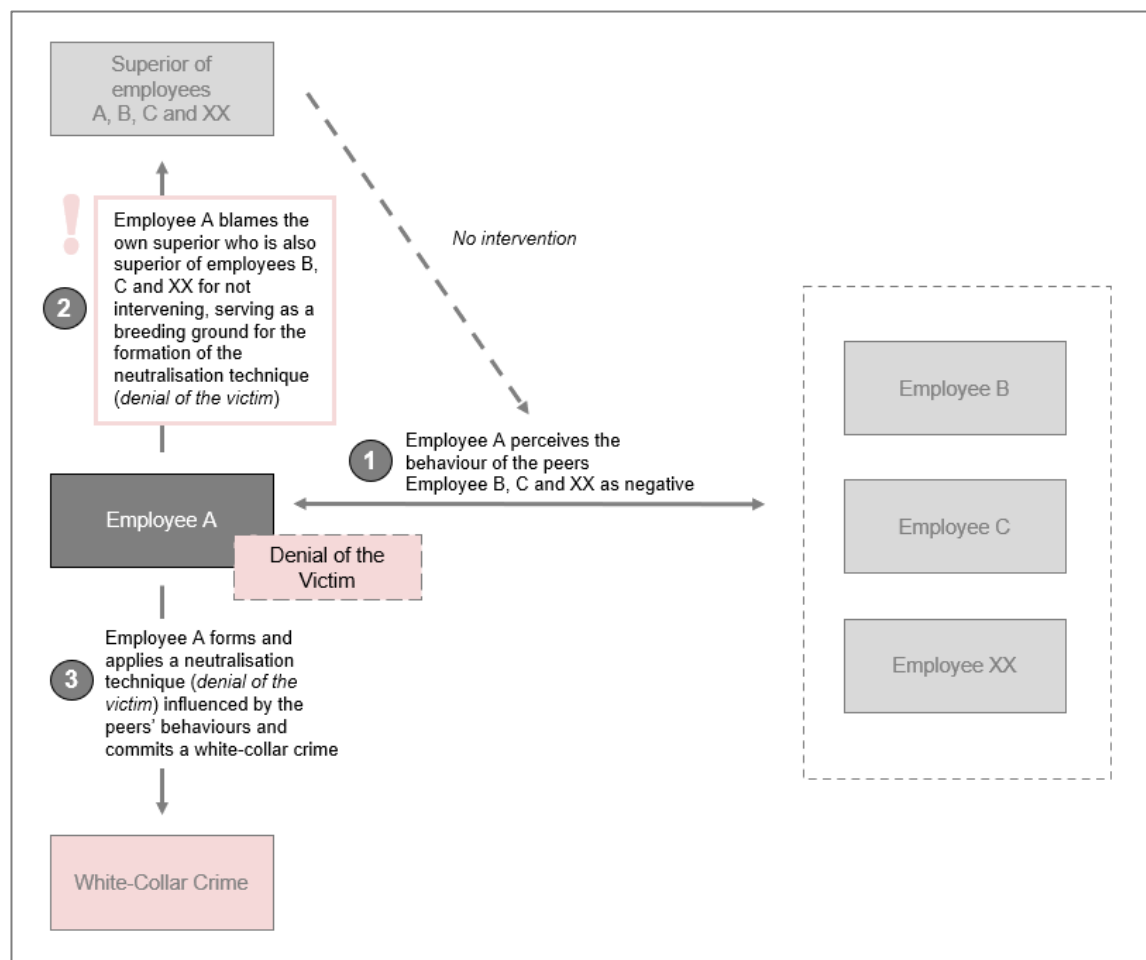
Several scholars describe *diffusion of responsibility* or the related techniques, such as *everybody does it* (Coleman, 1994; Gabor, 1994) as a justification by the perpetrator who argues that the behaviour in question is common as various *similar acts* are committed by other people as well (Cromwell and Thurman, 2003). The finding of this thesis, that the application of *diffusion of responsibility*

can lead to completely different type of crimes (*working time fraud* versus *unauthorised acceptance of gifts*) is considered to broaden existing knowledge.

Proposition 3.1-5

One example of Interviewee 20 shows that negatively perceived peer behaviour (the interviewee was systematically ignored and belittled by her team members) can trigger neutralisation techniques that in turn are not directly associated with it. Precisely, the neutralisation technique that is formed and applied to enable a perpetrator to commit a deed, does not necessarily blame the peers for their behaviour, but might blame their superior for not intervening. In the concrete case, the neutralisation technique *denial of the victim* is directed against the superior as a retaliation behaviour and not against the peers' behaviour, which was, however, the trigger. The phenomenon is illustrated in Figure 22.

Figure 22: Indirect Influence of Workplace Actors on White-collar Crimes



Source: Own representation

5.1.3.2. Linking Propositions to prevailing Research - Influence of Superior Behaviour

In the following, the propositions regarding the influence of superiors' behaviour on the application of neutralisation techniques by perpetrators of white-collar crimes are analysed.

Overall, the analysis of the interview accounts reveals that superiors can have a significant influence on negative employee behaviour.. This observation is in line with prevailing research in other fields, such as ethical behaviour or counterproductive work behaviour (e.g., Treviño et al., 2014; Burns, 2012; Vaughan, 1996, 1998; Reed and Yeager, 1996; Yeager and Reed, 1998; Jackall, 1988). The results of this thesis imply that the influence of interpersonal situations can even lead to white-collar criminal behaviour.

Proposition 3.2-1

One example of a woman in her sixties (Interviewee 1) who worked as a physiotherapist for the same clinic for almost 40 years, who appears to have a strong and well-established system of morally good beliefs and values and who has not committed white-collar crimes over decades, demonstrates that such an employee can become a white-collar criminal once the environmental triggers e.g., the behaviours of other workplace actors, become strong enough.

These findings can be linked to *unfair treatment* as well as *negative and untrusting attitudes* from the list of triggers *how managers inadvertently might encourage deviant behaviour among employees* by Litzky et al. (2006).

Research indicates that perceived unfair treatment results in deviant employee behaviour. Employees who feel that they have been treated unfairly often have a desire for retaliation or some other negative behaviour to restore the balance or get even (ibid.).

Furthermore, Skarlicki and Folger (1997) identified *unfair interpersonal treatment* as a cause of deviant behaviour in the form of striking back at the organisation or taking revenge.

In this regard Homans (1961) observed that when the source of perceived injustice (e.g., the superior of an individual) is more powerful, the justice restoration is more likely to be indirect (e.g., resistance behaviour or skiving) than direct (e.g., theft or sabotage).

Regarding the example of Interviewee 1, who felt unfairly treated by her direct superior as well as by the general management and assuming that she considers the latter as very powerful, her justice restoration via skiving is in line with the observations by Homans (1961).

This proposition is also supported by Ethics researchers, who stressed the influence of the corporate environment and contextual factors, such as social norms, ethical leadership, fair treatment, ethical climate, and culture on *bad* behaviour (e.g., Bennett and Robinson, 2003; Brown et al., 2005; Greenberg, 1990, 2002; Robinson and Greenberg, 1998; Robinson and O’Leary-Kelly, 1998; Treviño et al., 1998).

Proposition 3.2-2

One example shows that although strong believes and values that criminal deeds are not acceptable are internalised by an employee (*“My social compass, which rests within me, told me that this is not my way and that I don't want to behave like them”*, Interviewee 9), a toxic work environment and especially toxic leaders can be a breeding ground for the formation, development and application of neutralisation techniques (*“I skived a day here and there [...] because of the toxic working environment”*, Interviewee 9). Employees might even *subconsciously* be influenced by a toxic environment and a toxic superior behaviour in their decision-making process, including the formation and application of neutralisation techniques prior to committing white-collar crimes.

This finding is supported by research in another field on subconscious influence on consumers through advertisements. Advertisements who managed to create strong emotions in consumers were shown to be very successful, although the consumers denied any influence (cf. e.g., the *Andrex Puppy campaign* in the UK, in Heath, 2012).

Overall, this proposition is in line with prevailing research in the field of Ethics that employees are more likely to behave unethical in the presence of abusive leaders or when unfairly treated (Treviño et al., 2014).

Proposition 3.2-3

Applying one neutralisation technique might not be sufficient to reduce cognitive dissonance caused by an inconsistency with strongly internalised core values (e.g., honesty). To enable a perpetrator to commit a planned deed, the application

of further neutralisation techniques might then be necessary to provide sufficient justification reasons to neutralise the existing cognitive dissonance.

This finding is supported by Cromwell and Thurman (2003) who interviewed shoplifters and find that in many cases, the respondents offered more than one neutralisation for the same offense. Thus, Cromwell and Thurman (2003) conclude that the application of neutralisation techniques is not mutually exclusive.

On the contrary they find in their study that even those who did not appear to be committed to the conventional moral order, applied neutralisation techniques to justify their behaviour. Their intention is to prepare a convincing defence for their crimes to more conventionally oriented others if the need arises (Cromwell and Thurman, 2003).

Proposition 3.2-4

Non-transparent superior behaviour leads to mistrust among employees. In this regard, Mayer et al. (2012) made the observations that leader mistreatment motivates employees to reciprocate with deviance.

Furthermore, several scholars associate bad role model behaviour of superiors with less commitment and less engagement among their subordinates to work towards a joint goal (Lapierre, 1989; Armstrong and Stephens, 2005; Burns, 2012).

Relating this to neutralisation techniques, this thesis finds that mistrust in turn is a breeding ground for the neutralisation technique of *moral justification* to form and grow until it is applied as a prerequisite to commit a white-collar crime.

Proposition 3.2-5

This thesis revealed that especially negatively perceived behaviour of superiors evokes negative emotions and corresponding feelings among the interviewees, such as anger and disappointment leading to the formulation of inner justifications for committing a deed. These justifications can be associated with concrete neutralisation techniques that are applied.

Moreover, some interviewees describe to have actively searched for neutralisations to commit deeds that would *restore the balance* or that would justify themselves to stand these relationships and situations any further. As an

example, Interviewee 12 perceived to work very hard, but did not get any pay rises and moreover was let down by his superior:

“Then I thought about how I can tolerate the whole thing for several years and how I can get back into a comfortable situation. Well, if I [regularly skive, I] then have 2 or 3 weeks more holiday a year, then I can endure that” (Interviewee 12).

The feeling of Interviewee 12 can be linked to the neutralisation technique *defence of necessity* (Minor, 1981). It describes when offenders see their deed as the lesser of two evils and justify the criminal behaviour as crucial for their own survival (cf. Smallridge and Roberts, 2013), in this case staying with the company. The behaviour of interviewee 12 is also in line with the findings of Litzky et al. (2006) who present six triggers *how managers inadvertently might encourage deviant behaviour among employees*, whereas *violating employee trust* as well as *negative and untrusting attitudes* are among them.

In the field of organisational misbehaviour, Vardi and Weitz (2016) describe promises of superiors as psychological contracts with employees and highlight the effects of breaking them. A promotion or salary increase not as expected or agreed, might result in white-collar crimes such as stealing or skiving. In these scenarios, employees feel cheated and therefore entitled (cf. *claim of entitlement*, Coleman, 1985; Wells, 2011; Mayhew and Murphy, 2014) to receive these “wages in kind” (Free, 2015).

Proposition 3.2-6

The findings suggest that the reaction related to a concrete interpersonal situation of e.g., perceived unfair treatment or the observation of other colleagues committing white-collar crimes, is not necessarily immediate. The reaction in the form of committing the crime and more precisely the decision to do it, rather matures over weeks or months while the neutralisation techniques are formulated internally.

This is in line with the findings by Griep and Vantilborgh (2018; cf. Proposition 2.2.) as well as with similar findings from other studies (e.g., Rousseau et al., 2018, Schalk and Roe, 2007), indicating that repeating breaches of psychological contract over time intensify the violation feelings, and in turn result in the perpetration of counterproductive work behaviour at a certain point of time.

Griep and Vantilborgh (2018) specify in this regard that counterproductive work behaviours are rarely spontaneous acts but rather result from an accumulation of escalating negative interactions between two or more workplace actors.

The findings of this thesis indicate that once the white-collar criminal deed is about to be committed, the matured neutralisation techniques are eventually accessed and serve to reduce the cognitive dissonance.

Proposition 3.2-7

Nevertheless, another case demonstrated that the immediacy of the reaction to a concrete interpersonal situation e.g., a perceived unfair treatment or dishonesty, depends on the perceived severity of the evoked emotions and the corresponding feelings. The reaction is rather immediate when the emotions and feelings are perceived as extremely negative and very intense. In the specific case, interviewee 7 felt anger and disappointment about the superior's behaviour accompanied by psychosomatic effects, as he reported to have developed a rash on his hands as well as insomnia. Hence, the neutralisation techniques were formed and developed faster as well as applied relatively short after the triggering event, in this case within one week.

This proposition supplements existing knowledge with regard to the temporal proximity of the application of neutralisation techniques depending on the severity of the emotions and feelings.

Proposition 3.2-8

Applying neutralisation techniques to justify the deed prior to its perpetration enables the offender to uphold the own beliefs and values and commit the deed without feelings of cognitive dissonance.

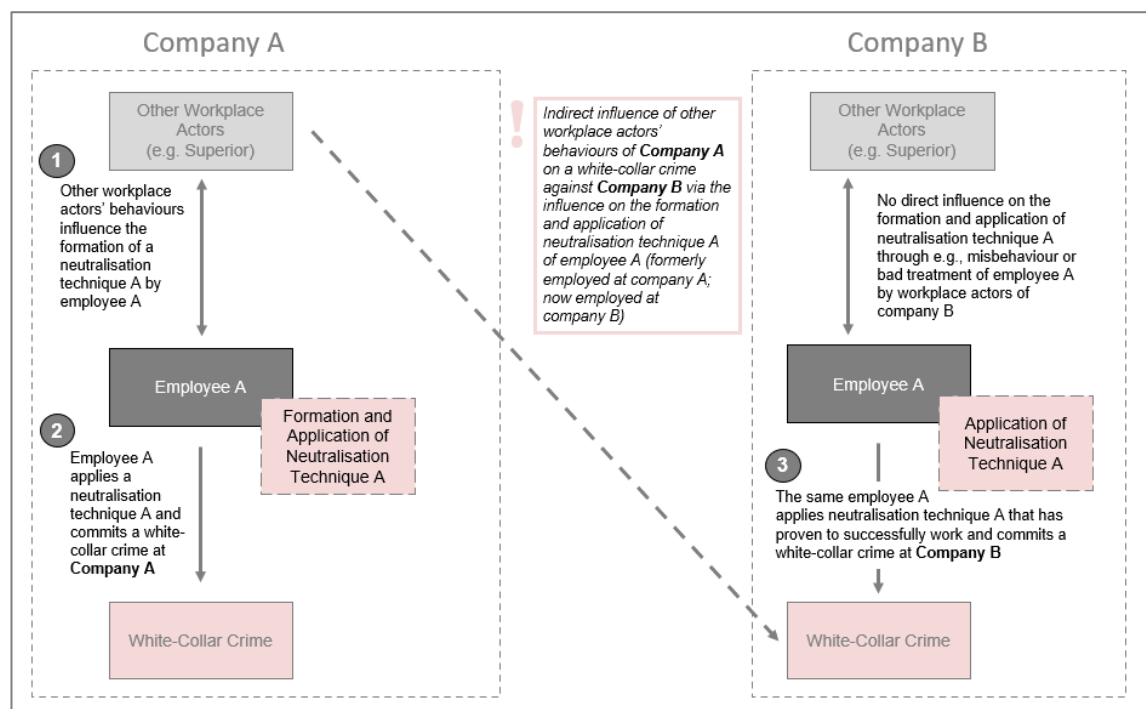
Effectively applied neutralisation techniques whose formation was influenced through workplace relationships can be retrieved for similar deeds in a similar setting even several years later and even if the perpetrator is working in a different position or for a different employer. This proposition is supported by recent research of Wojciechowski (2021) who frames techniques of neutralisation as "*tricks* that individuals may pull out from time to time to justify one's criminal behaviors" (p. 328).

The proposition is also supported from research in the field of counterproductive work behaviour (CWB). Schalk and Roe (2007) suggest that employees who engage in CWB in response to perceptions of psychological contract breaches and evoked feelings of violation, have a lower tolerance toward any future misbehaviours or bad treatments, before engaging in CWB again as a response (cf. Griep and Vantilborgh, 2018).

Asante et al. (2021) find that negative consequences of psychological contract violation in a previous employment is related to low psychological ownership and high job insecurity at the new employer. They conclude that there is an effect of mistreatment at the past employer on deviant behaviour shown at the current employer (cf. Bordia et al., 2008; Restubog et al., 2007; Zhao et al., 2007).

With regards to the perpetration of a white-collar crime, the influence through workplace relationships at a past employer on the application of neutralisation techniques can be described as an indirect influence on the application of a neutralisation technique for the current deed. In this regard, Asante et al. (2021) point out that organisations are not the independent entities they are considered to be, but rather may be connected by individual employees. The scenario describing this proposition is illustrated in Figure 23.

Figure 23: Indirect Influence of Workplace Relationships on future White-collar Crimes



Source: Own representation

Proposition 3.2-9

Some cases of this thesis demonstrate that a perceived bad role model behaviour of superiors can lead to the formation and development of the neutralisation technique *advantageous comparison* by employees, who see their own deeds as less harmful. The type of crime committed by the employee might be different to the type of crime associated with the bad role model behaviour of the superior. As one example, interviewee 17 was ordered by his superior to defraud several suppliers with the intend to enhance the superior's bonus (cf. section 4.2.3.2.). Although the interviewee refused to do this and even reported the case to the company's compliance help desk, he used this planned criminal behaviour of his superior as a basis to form and eventually apply the neutralisation technique of *advantageous comparison* ("when you have a boss who has such an in compliant attitude, then I also thought that I don't have to be so precise, for example with the working time regulations", Interviewee 17). Again, superiors play a key role as authority figures and role models, and by their behaviour clearly influence their subordinates' attitudes and behaviours – also with regards to the perpetration of working time fraud. This proposition is in line with Ethics research that goes into a similar direction (cf. Treviño et al., 2014).

5.1.3.3. Linking Proposition to prevailing Research – Influence of Subordinate Behaviour**Proposition 3.3**

One case of Interviewee 13 reveals that perceived wrongful or white-collar criminal behaviour of *subordinates* can serve as a breeding ground for the formation, development, and application of neutralisation techniques by their *superiors*, who in turn feel limited in their ability to influence the subordinates' behaviour.

Although no research could be identified that explicitly analysed the influence of subordinate behaviour on *bad* superior behaviour, the findings of this thesis are in line with *Fairness Theory* (Folger and Cropanzano, 1998; 2001; Treviño et al., 2006) and the way employees react to feelings of injustice (e.g., Greenberg, 1990, 1998, 2002; Weaver and Treviño, 1999; Colquitt and Greenberg, 2003).

As no research in this regard could be identified in any relevant field, this proposition adds insights to extant knowledge and might be also relevant for

adjacent fields, such as Ethical Behaviour, Organisational Misbehaviour and Counterproductive Work Behaviour.

5.1.3.4. Linking Propositions to prevailing Research – No Influence of Other's Behaviour

Proposition 3.4-1

The analysis further revealed that it might not be necessary that a white-collar criminal behaviour of other workplace actors is actually observed by employees. It can be sufficient that it is only *presumed* to serve as a basis for the formation and application of the neutralisation technique *diffusion of responsibility*. In some instances, the interviewees only presumed that other colleagues would also steal and used the presumption as a justification for their own stealing.

With regards to peer influence, Treviño et al. (2014) find that co-workers play an important part of the everyday work experience and therefore have a potentially powerful influence on unethical behaviour of employees (cf. Bandura, 1986; Kohlberg, 1969; Robinson and O'Leary-Kelly, 1998). Research within groups shows that when one group member cheats, it is likely that other group members cheat as well (Gino et al. 2009). The findings of this thesis suggest that it is not even necessary that employees observe other criminal behaviour to form and apply the neutralisation technique *diffusion of responsibility*.

This proposition is also supported by the definition of *social psychology* by Allport (1954) who describes it as "the scientific study of the way in which individuals' thoughts, feelings, and behaviors are influenced by the real or imagined presence of other people" (Allport, 1954, p. 5). Unpacking this definition, people can be influenced by *other people's presence* eventually behaving in a way they wouldn't do otherwise. Moreover, the presence of other people can be *real or imagined*, thus differentiates among the degree of perceived human presence, going from actual to only imagined or implied (cf. Fiske, 2010).

Proposition 3.4-2

According to the accounts of the interviewed white-collar criminals, some deeds are not triggered by interpersonal relationships and situations.

As an example, one case of Interviewee 10 demonstrates that perceived complicated processes can serve as a basis for the formation and application of

neutralisation techniques, especially *moral justification*, leading to the perpetration of white-collar crimes that circumvent the respective processes. Precisely, it was more convenient for Interviewee 10 to commit a white-collar crime and by this circumvent the process that was perceived as too complicated. This finding is supported by Henle (2005) who claims that certain conditions of the organisational environment could lead employees to deviant behaviour, such as lack of control in the work environment (cf. Bennett, 1998).

Proposition 3.4-3

Regarding the perpetration of working time fraud and continued payment fraud, perpetrators might form, develop, and apply neutralisation techniques based on perceived unfair agreements to which they have previously consented. Several accounts demonstrate that although it was contractually agreed that overtime is not paid by their respective employers, the interviewees perceived it as unfair once excessive overtime was required. To *restore the balance*, they committed working time fraud or continued payment fraud. Hence, it can be concluded that the present sense of injustice can have a stronger effect than the obligation to feel bound by a contract concluded some time ago.

This phenomenon can be linked to the concept of *psychological contract*, as these terms and conditions of the exchange agreement might also include the aspect of work-life balance (Coyle-Shapiro et al., 2019). Work-life balance is a subjective perception that is not necessarily shared by the respective other party in the same way (Morrison and Robinson, 1997; Rousseau, 1989). In a business context it means that employers and employees may have different views of the terms of their (psychological) contract and the degree to which they believe each party must fulfill their obligations (Coyle-Shapiro et al., 2019).

5.1.3.5. Critical Reflection on Implications for extant Research

Combining the results discussed in Theme 1, 2 and 3, the interviews show that the evoked emotions and corresponding feelings as well as the overall perceptions of interpersonal situations – across all hierarchies – can serve as a breeding ground for the formation, development, and application of neutralisation techniques by white-collar criminals, eventually enabling them to commit deeds.

These findings on the influence of interpersonal relationships at the workplace on the perpetration of white-collar crimes are in line with prevailing research in adjacent fields e.g., *organisational misbehaviour* (e.g., Vardi and Weitz, 2016) and *ethical behaviour* (e.g., Piquero et al., 2005; Treviño et al., 2014) as well as with *Fairness Theory* (Folger and Cropanzano, 1998; 2001; Treviño et al., 2006) and the way employees react to feelings of injustice (e.g., Greenberg, 1990, 1998, 2002; Weaver and Treviño, 1999; Colquitt and Greenberg, 2003).

The findings of this thesis expand prevailing research by proposing that (bad) workplace relationships and the related (negative) emotions and feelings influence and nurture the necessary neutralisation process of an individual to eventually being able to commit a white-collar crime.

Especially proposition 3.3. that perceived white-collar criminal behaviour of *subordinates* can serve as a breeding ground for the formation, development, and application of neutralisation techniques by their *superiors*, who in turn feel limited in their ability to influence the subordinates' behaviour, adds insights to extant knowledge and might be also relevant for adjacent fields, such as Ethical Behaviour, Organisational Misbehaviour and Counterproductive Work Behaviour. Furthermore, the proposition that the application of *diffusion of responsibility* can lead to completely different type of crimes (*working time fraud* versus *unauthorised acceptance of gifts*) is considered to broaden existing knowledge.

5.1.4. Theme 4: Reflecting on the criminal Behaviour

Theme 4 presents several reflections of the perpetrators on their deeds and the respective influencing factors from workplace relationships.

5.1.4.1. Linking Propositions to prevailing Research

Proposition 4.1

Some cases revealed that committing a white-collar crime lowers the inhibitions for future similar deeds in a similar setting. It seems to be easier for a former perpetrator to apply neutralisation techniques which were successfully proven to enable a similar deed before, and which are ready to be retrieved from memory to justify a white-collar criminal behaviour again. This might be the case although the factors that have influenced the formation and development of the initial neutralisation technique have disappeared over time or are significantly weaker. This proposition is supported by a general habituation effect of criminals regarding their deeds, as they increase skills to commit similar crimes and lose the fear of being caught, as they were not caught or convicted previously (Leclerc and Wortley, 2013).

Giannell (1970) compares offenders' and non-offenders' inhibitions to commit future crimes and finds lower internal inhibitions among offenders compared to non-offenders.

Further deliberations in this regard are presented in the explanations regarding Proposition 4.2-2.

Proposition 4.2-1

The interviewees were asked to reflect about the negatively perceived behaviour of other workplace actors, which was associated by the interviewees with the formation and application of neutralisation techniques leading to white-collar criminal deeds. In several cases (e.g., Interviewees 6, 7, 12, 15, 16) a different or opposite behaviour of other workplace actors e.g., a more transparent, open, honest, caring, or supportive superior behaviour, was believed to interfere with the formation and development process of neutralisation techniques and thus would have inhibited its application and in turn the perpetration of the white-collar crime.

This proposition is supported by research that highlights the importance of positive interpersonal relationships (e.g., Colbert et al., 2016; Feeney and Collins, 2015; Dutton and Heaphy, 2003). Prevailing research further emphasizes the benefits of emotional support through good interpersonal workplace relationships for job satisfaction and career development (cf. Mattingly et al., 2020; Colbert et al., 2016; Stroebe and Stroebe, 1996; Kram, 1985).

Proposition 4.2-2

The accounts demonstrate that the obstacle to repeat a similar deed in a similar setting is lower, as it is easier for a perpetrator to justify the behaviour by applying already proven neutralisation techniques that are ready to be retrieved from memory.

Like all the questions regarding theme 4, the interviewee statements leading to this proposition are hypothetical as well. Interviewee 15 skived one month as a result of perceived mistreatment by a superior arguing non-transparently and incomprehensibly regarding a non-promotion. In the following year he was again not promoted and used an actual illness of one week to extend it by skiving for another three weeks, resulting in a similar pattern as in the previous year. The alarming aspect regarding the accounts of Interviewee 15 is that he assumes that he would still have committed this continued payment fraud even if he had been promoted in that second year. He argued to probably have justified another three weeks of skiving – despite being promoted – by the fact that it is easy for him to neutralise and commit such a deed. This argumentation again matches with Wojciechowski (2021) who frames techniques of neutralisation as *tricks* that may be pulled out from time to time to justify criminal behaviours.

Furthermore, interviewee 15 believes to consider these three additional weeks still as a further compensation for not being promoted in the previous year. His reflections reveal a feeling of indifference towards his employer based on the perceived severe breach of psychological contract of not being promoted in the first year. It seems that it led to a massive breach of trust when he reflects that if he would have been promoted the second year, this would have felt overdue, and he had not forgotten the mistreatment regarding the initial non-promotion. He states that it is likely that he invokes these deeply anchored negative feelings again in future situations to justify gaining personal advantage in any way.

Nevertheless, the accounts show that the hurdle to repeat a similar offence in a similar setting is lower because it is easier for offenders to justify their behaviour by using neutralisation techniques that have already been proven and can be recalled from memory.

This behaviour of interviewee 15 is in line with the findings of Hollinger and Clark (1983) who conducted a survey among 5,000 employees from retail, manufacturing, and hospitals. The results indicate that employees who feel exploited by their company are more likely to engage in criminal behaviour against their employer, such as theft. According to the participants of the survey, the theft was considered as a correction to the perceived injustice.

Proposition 4.2-3

The accounts of some interviewees further demonstrated that the relationship of employees with their superiors early in their careers have had a lasting formative influence on their ability to develop and apply neutralisation techniques in the further course of their professional life. Hence, especially younger employees might be exposed to interpersonal influences that significantly shape their behaviour in their further career. This proposition is supported by research on moral development, as moral values are primarily shaped and strengthened in younger years, especially during adolescence (Harris, 1995; Minoura, 1992).

Proposition 4.3

Many interviewees, who no longer work in the companies where they committed the discussed white-collar crimes, claim that a different environment, including different behaviour by other workplace actors, led them to behave in a completely different way. Once they feel appreciated, treated fairly and perceive the decisions of their superiors as transparent as well as experience a good team spirit with reliable colleagues, they are less likely to form, develop, and apply neutralisation techniques, which prevents them from committing white-collar crimes.

Regarding Proposition 4.2-1 that asked about the hypothetical influence of an alternative or opposite behaviour of the involved workplace actors, proposition 4.3 is based on facts reported by those interviewees who changed the company and experience a different and from their perspective more positive work environment.

On the one hand this proposition is supported by research from Venkataramani et al. (2013) who observe that negative relationships are correlating with organisational withdrawal. Furthermore, prevailing research highlights the importance of positive interpersonal relationships (e.g., Colbert et al., 2016; Feeney and Collins, 2015; Dutton and Heaphy, 2003) as a source of vitality, learning, and enrichment that helps employees, teams, and organisations to flourish, thrive and grow (Ragins and Dutton, 2007).

As Interviewee 16 explains, he cannot imagine repeating the past deeds at his current employer, where he is employed already for two years:

“In general, I would be much more inhibited about theft or skiving. I think it’s because it’s really much more harmonious at the current company and the boss is more honest with everything and transparent in his decisions. I would say that my behaviour has completely changed with regards to the deeds I committed at my previous employer. I haven’t done anything wrong at the current company so far and I would probably do it with a lot more remorse if I did it at all. I’m much more loyal now and think that I can’t let the others down because the others aren’t to blame for anything either” (Interviewee 16).

In a similar vein, Interviewee 20, who skived around 30 percent of her working time over a period of two years at her previous employer, due to perceived mistreatment, explains:

“I’ve never felt the need to skive some days [at my current employer]. That’s because I simply feel comfortable with my colleagues, and I feel accepted here. My boss always says that my work is great and that I should keep going on like this. My colleagues always give me good feedback and I have the feeling that they like working with me. And I also really enjoy my work. The whole environment at work makes a very big difference for me. Especially that the work you do and the effort you put into it is appreciated and [feels] sufficient and that I have the feeling that I am doing a good job. The team spirit is very important. I also find remuneration important; at least that I can understand why I earn how much. Hence, transparency is very important” (Interviewee 20).

These findings are in line with prevailing research that employees who have trust in their senior management, superiors and their company are more attached to their job as well as to their colleagues, which in turn leads them to refrain from

any antisocial work behaviours (Thau et al., 2007; Vardi and Weitz, 2016). The findings of Kangas et al. (2017) show that an ethical organisational culture and especially an ethical role modelling by superiors plays a significant role in enhancing employee well-being measured by sickness absence.

Similarly, the interviewees of this thesis stated to not have skived in a more ethical environment at their other employers.

Proposition 4.4-1

With regards to compliance trainings, Interviewee 2 suggested that they might have a more sustainable effect on employee behaviour, when practical examples and realistic dilemma situations are discussed among a small group.

This claim is in line with common literature on designing effective compliance trainings e.g., through storytelling and problem-based learning (Waugh, 2019).

Furthermore, the interviewee suggested that the illustration of actual sanctions from past cases serves as a warning example and demonstrates to the workforce what happened to colleagues who became white-collar criminals.

Opinions from research go into the same direction, as Biegelman and Bartow (2006) point out that the message needs to be clear that the company is ready, willing, and able to respond quickly and appropriately to any allegations of white-collar crimes.

Proposition 4.4-2

In line with research findings on the importance of positive interpersonal relationships, as mentioned earlier (e.g., Colbert et al., 2016; Feeney and Collins, 2015), another aspect that was deemed important by a former perpetrator (Interviewee 12) is that short term rewards for hard work as well as a clear long term career perspective with transparent promotion processes are essential for an employee to feel appreciated. Regarding the research focus of this thesis, this might be another important pillar to inhibit neutralisation techniques to form and grow, eventually leading to less application of them and thus less perpetration of white-collar crimes.

5.1.4.2. Critical Reflection on Implications for extant Research

The results show that the obstacles to repeat similar deeds in a similar setting are lower, as it is easier for a perpetrator to justify the behaviour by applying already proven neutralisation techniques that are ready to be retrieved from memory. As workplace relationships have an influence on the development of neutralisation techniques (cf. Theme 3, Table 14, pp. 153f.), the relationships with superiors early in the employees' careers seem to play a significant role as they can have a lasting formative influence on the employees' ability to develop and apply neutralisation techniques in the further course of their professional life.

Nevertheless, the results also reveal that employees, including former white-collar criminals, who are appreciated, treated fairly, perceive superior decisions as transparent and experience a good team spirit with reliably colleagues are less likely to form, develop, and apply neutralisation techniques, what prevents them from committing white-collar crimes.

These findings are in line with prevailing research that employees, who have trust in their superiors and who perceive them as role models, are more attached to their job, their colleagues, and their company. This increases the likelihood that these employees will refrain from any antisocial work behaviours (cf. Thau et al., 2007; Vardi and Weitz, 2016; Kangas et al., 2017).

The interviewees of this thesis provide explanations for this known causal relation. The fact that employees feel comfortable in a company climate and culture, which itself is made by the behaviour of various workplace actors around them, makes it harder for them to develop and apply neutralisation techniques, which eventually does not lead to the perpetration of white-collar crimes. This aspect is broadening existing knowledge on bad employee behaviour.

5.2. Conclusions

The findings of this thesis show that good relationships with peers as well as cross-hierarchical relationships among superiors and subordinates are deemed very important for the interviewees as they are the basis for a good working climate (cf. Burns, 2012; Sias, 2008)

On the one hand workplace relationships across hierarchies – with superiors, peers, and subordinates – can develop into workplace friendships, as blurring of the boundaries of work and private life between workplace actors is a frequently

mentioned phenomenon among the interviewees (cf. Sias and Gallagher; 2009). On the other hand, as many workplace relationships are not voluntary, and employees rarely have the possibility to choose their team members, co-workers, or superiors, conflicts, disputes, and problematic relationships are very common at the workplace (cf. Mikkola and Nykänen, 2019).

Both ends can make workplace relationships intense, including positive and negative emotions as well as corresponding feelings that are experienced during various encounters and situations among workplace actors (cf. Brans et al., 2013; Baka, 2015; Nielsen and Einarsen, 2012; Xie and Zhang, 2017)

The main research question of this thesis reads:

To what extent and how do interpersonal relationships at the workplace e.g., with colleagues, superiors, or subordinates ('workplace relationships'), have an influence on the application of neutralisation techniques by white-collar criminals?

Based on the data gathered and analysed in this thesis, the brief answer to the research question is:

The whole range of workplace relationships i.e., with superiors, peers, and subordinates, ranging from conflicting relationships up to workplace friendships, can influence the formation, development, and application of neutralisation techniques by employees enabling them to become white-collar criminals. Thereby, negative emotions and corresponding feelings resulting from certain interpersonal situations and encounters play a key role.

The **influence of peer behaviour and workplace friendships** were directly linked to the formation of neutralisation techniques that enabled the interviewees to commit white-collar crimes. There is a tendency for peer behaviour to be a breeding ground for the formation and application of the neutralisation technique *diffusion of responsibility*, whereas workplace friendships led to mutual confirmation of the deeds or even to the joint perpetration of white-collar crimes. Regarding peers who are not considered workplace friends, interviewees rather had a feeling of injustice or disadvantage if they would not commit such deeds as well. It was shown that the application of *diffusion of responsibility* does not necessarily lead to the same type of crime observed among others (e.g., working

time fraud), but can lead to a different type of crime (e.g., unauthorised acceptance of gifts). Furthermore, it can be sufficient that criminal behaviour among other workplace actors is only *presumed* to serve as a basis for the formation and application of the neutralisation technique *diffusion of responsibility*.

Diffusion of responsibility was often accompanied by *advantageous comparison*, as the perpetrators perceived their deeds as minor compared to those of other colleagues, as well as *trivialising the consequences*, as the interviewees believed that the effects of the crime would not hurt the company or anybody else.

The **influence of superior behaviours** was also directly linked by several interviewees to the formation, development, and application of their neutralisation techniques which in turn enabled them to commit white-collar crimes.

Experiencing superiors who were perceived as non-transparent in their decisions, untrustworthy, unsupportive, accusing or insulting, authoritarian in their tone or behaviour, immoral with regards to their proposals, dishonest, unapproachable, or brazen in their own behaviour, evoked powerful emotions among the interviewees that range from discomfort, distress, anger or upset, resentment, incomprehension, sadness and disappointment to feelings of deep concern, demotivation, exploitation and self-doubt.

These negative emotions and the corresponding feelings in turn served as a breeding ground for neutralisations to build and mature. Moreover, some interviewees described to have actively searched for neutralisations to commit deeds that would *restore the balance* or that would justify themselves to stand these relationships and situations any further. Mostly, *moral justification* caused by a feeling of entitlement was applied as a neutralisation technique to justify the subsequent white-collar crime. This was often accompanied by *denial of the victim* caused by a feeling that the superior(s) would deserve any potential negative consequences of the crime as well as *trivialising the consequences*, as the interviewees believed that the effects of the crime would not hurt the company or anybody else.

The formation and application of neutralisation techniques and thus the perpetration of the white-collar crimes can be very immediate or can take months or even years to mature. Furthermore, sometimes only one neutralisation

technique is enough to justify a crime, whereas in other instances several neutralisation techniques were necessary to sufficiently reduce the cognitive dissonance that was inhibiting the criminal conduct.

Reflecting about the criminal behaviour, several interviewees describe that a different or opposite behaviour of other workplace actors e.g., a more transparent, open, honest, caring, or supportive superior behaviour, might have interfered with the formation and development process of neutralisation techniques and thus would have inhibited its application and thus the perpetration of the white-collar crime.

This is supported by the accounts of many interviewees, who no longer work for the companies where they committed the reported white-collar crimes. They clearly emphasise that a more caring and supportive environment including transparent, open, and honest behaviour of other workplace actors, leads to a completely different behaviour.

If they feel valued and treated fairly, perceive the decisions of their superiors as transparent and experience a good team spirit with reliable colleagues, they are much less likely to develop and apply neutralisation techniques, which in turn prevents them from committing white-collar crimes. Many interviewees stated that under the current circumstances they could not imagine committing deeds like those at their past employers.

5.3. Implications

In section 5.3.1. it will be shown how the findings of this thesis contributes to knowledge by interlinking them with current research streams and connecting them.

Section 5.3.2. presents how the insights of this thesis can be brought to practice.

5.3.1. Contribution to Knowledge

This thesis connects existing research streams and provides a better overall understanding of the influencing factors of workplace relationships on the perpetration of white-collar crimes. The results help to understand the effect of interpersonal situations on the arousal of emotions and corresponding feelings that in turn serve as a breeding ground for neutralisation techniques to form and

develop until they are applied and serve as a prerequisite for an employee to become a white-collar criminal.

On the one hand, research examined *neutralisation techniques* and how their application leads to the perpetration of crimes, including white-collar crimes, and deviant behaviours, illustrated in Figure 3 (page 18) as *Existing Research Stream A*. Please see section 2.5. and 2.6. for further details.

As no prior studies were identified that focus on the question how (bad) workplace relationships and related (negative) emotions and corresponding feelings might influence the formation and development of neutralisation techniques until their application, the empirical findings of this thesis close this research gap.

On the other hand, research on *workplace relationships* examined how negative emotions and corresponding feelings of e.g., exploitation or injustice, lead to deviant behaviours among employees (Research Stream B1 in Figure 3, page 18). Other studies in the field explored how bad workplace relationships, such as unfair treatment or unethical leadership lead to deviant behaviours (B2). Some studies related bad workplace relationships with its evoked negative emotions and corresponding feelings as well as with the outcome of deviant behaviours (B3). Please see section 2.8. for further details.

Nonetheless, no prior studies were identified that analyse how (bad) workplace relationships and the related (negative) emotions and corresponding feelings might influence and nurture the necessary neutralisation process of an individual to eventually being able to commit any deviant behaviours, especially white-collar crimes. The empirical findings of this thesis close this research gap.

Overall, the empirical results of this thesis link up the existing research streams A and B by shedding light on the innermost deliberations of deviants, in this case white-collar criminals, regarding their neutralisation process that eventually enabled them to commit their deeds.

In summary, based on 20 individual cases of interviewed white-collar criminals, the results of this thesis show that:

- workplace relationships i.e., positive, and negative ones as well as between peers and across organisational hierarchies i.e., with superiors and subordinates,
- that are manifested in social situations and interpersonal events,
- evoke good (e.g., peer support), or bad (e.g., unfair superior treatment) emotions and corresponding feelings among an employee which in turn
- serve as a breeding ground for neutralisation techniques to form and develop
- until they are applied and thereby serve as a prerequisite for the employee to commit a white-collar crime.

5.3.2. Contribution to Professional Practise

The findings of this thesis help to understand interpersonal dynamics in companies and how leadership, peer and subordinate behaviour influences the decision-making process of sincere employees who become perpetrators of white-collar crimes.

The accounts demonstrate that the whole range of workplace relationships i.e., across hierarchies and ranging from conflicting relationships up to workplace friendships, can influence the application of neutralisation techniques by employees enabling them to become white-collar criminals.

Especially negative emotions and corresponding feelings caused by certain interpersonal situations and encounters were found to be a breeding ground for the formation and development of neutralisation techniques. As these emotions and the corresponding feelings are evoked through certain behaviours of other workplace actors, a special focus needs to be put on those behaviours when aiming at the prevention of white-collar crimes through inhibiting the application of neutralisation techniques.

Based on the findings of this thesis, it should be the aim of all companies to create a caring and supportive environment as well as employing transparent, open, and honest employees and especially leaders.

The insights of this thesis regarding the mental processes and innermost deliberations of employees who interpret and draw their conclusions from interpersonal situations support the prevailing call by researchers to foster ethical cultures and leadership to prevent deviant and criminal behaviour. Building on existent knowledge on the steps to take towards strengthening ethics in organisations, the findings of this thesis serve as further aspects to consider, as described in the following.

Kirby (2020) defines principles of Integrity Management including the creation of an ethical corporate culture through training, practices-dedicated ethics offices as well as ethical leadership.

As many companies have codes of conduct as well as ethics or compliance trainings, there is only little evidence that these have measurable impact (Menzel, 2015; van Montfort et al., 2013). Such trainings can lack impact due to several reasons e.g., they are not context-specific for the different target groups or they are only little interactive and sometimes only optional or one-off rather than a designed as a sustainable measure (Kirby, 2020).

Regarding the findings of this thesis, it is important that trainings are conducted with groups of individuals who closely work together and are thus capable of establishing collective norms, as these are considered to be the most powerful determinant of individual behaviour (cf. *ibid.*; Piquero et al., 2005).

The aim should be to strengthen ethical values, making it more difficult for employees to overcome cognitive dissonance by applying neutralisation techniques. In this regard, ethical and compliant behaviour should be part of everyday discourse in business decisions (cf. Briggs, 2009; De Graaf, 2010).

Especially the long-term impacts of once applied neutralisation techniques that led to a white-collar crime must not be underestimated. The accounts demonstrate that the obstacle is lower to repeat the perpetration of similar deeds in similar settings, as it is easier for a perpetrator to justify the behaviour by applying already proven neutralisation techniques that are ready to be retrieved from memory (cf. Leclerc and Wortley, 2013; Giannell, 1970). Furthermore, this might be the case although the factors that have influenced the formation and development of the initial neutralisation technique have disappeared over time or are significantly weaker (cf. Wojciechowski, 2021).

Hence, a company might face a greater risk of becoming a victim of white-collar crimes once they employ individuals who have experienced a *bad* environment at their previous employer, where they formed and applied neutralisation techniques and as a result committed criminal deeds.

Even the most thorough and careful recruitment procedures probably cannot eliminate this aspect by effectively filtering out these employees. It is rather a fact to be considered that all employees – once they have been on the labour market for some time – are shaped by their past workplace relationships in any way (cf. Asante et al., 2021).

The accounts further demonstrated that the relationship of employees with their superiors early in their careers have had a lasting formative influence on their ability to develop and apply neutralisation techniques in the further course of their professional life. Thus, especially younger employees might be more exposed to interpersonal influences that significantly shape their behaviour in their further career (cf. Harris, 1995; Minoura, 1992). This makes it even more important to provide younger employees with mentors who are considered to demonstrate ethical role model behaviour. Certain assessments, such as the *Ethical Leadership Scale* (Brown et al., 2005), can be conducted to find out the level of leader ethicality and thus their suitability as a mentor. Ethical role model behaviour of mentors can prevent the younger mentees from showing deviant or even white-collar criminal behaviour due to the missing breeding ground for forming and applying neutralisation techniques.

Another aspect that was deemed important by a former perpetrator is that short term rewards for hard work as well as a clear long term career perspective with transparent promotion processes are essential for an employee to feel appreciated. This might be an important pillar to inhibit neutralisation techniques to form and grow, eventually leading to less application of them by a degree of insurmountable cognitive dissonance and as a result less perpetrated white-collar crime.

Furthermore, prevailing research suggests that ethical and compliant behaviour should be a central part of assessing job performance and deciding for promotions (Kirby, 2020).

With regards to compliance trainings, an interviewee suggested that they might have a more sustainable effect on employee behaviour, when practical examples and realistic dilemma situations are discussed among small groups.

Furthermore, the illustration of actual sanctions from past cases would demonstrate to the workforce what happened to colleagues who became perpetrators of white-collar crime, serving as warning examples.

In this regard, not only bad behaviour should be illustrated but there should be a culture of naming and faming compliant behaviour and colleagues who have shown integrity (Kirby, 2020). Furthermore, *ethical reasoning* training is most effective when it is conducted with groups and focusses on building an *ethical organisational identity* (Verbos et al., 2007).

Overall, a better understanding of how social interactions and behaviours at the workplace influence the application of neutralisation techniques will be beneficial for the enhancement of corporate integrity. The results of this research can be brought to practise either by serving as advice for companies directly or by complementing consulting services, such as offering client trainings and workshops that sensitise the awareness for the aspects discovered in this thesis.

Eventually, the penal system indirectly benefits from these insights through improved corporate prevention measures resulting in less white-collar crime perpetrations. This aspect thus ultimately benefits the overall economy and society as the penal system is financed by tax incomes of a country's working population.

5.4. Limitations and future Research Avenues

This interpretative research focuses on the perceptions of white-collar criminals, gathered through semi-structured in-depth interviews.

The research results are derived from the perceptions of actions and reactions of the research participants and based on their interpretations of situations in the respective workplace context. Moreover, the findings are derived from the meanings that the participants attached to the situations and how these might have had an influence on the application of neutralisation techniques.

On the one hand influencing factors of workplace relationships on the behaviour of white-collar criminals can be deeply explored in each of the individual participant cases. On the other hand, the generalisability of the findings is very limited, as different individuals are influenced differently by social situations.

Although this thesis seeks to use its findings as behaviour suggestions for organisations to decrease the probability of white-collar crimes being committed, it is important to emphasise that “the way any two people interpret a given situation, or even the way a particular person interprets identical stimuli on two different occasions, is only imperfectly predictable and is always uncertain to some degree” (Ross and Nisbett, 2011, p. 13).

Furthermore, researchers need to accept that they will never be able to predict how any given individual (even one who is well known) is going to behave in a novel situation (ibid.).

However, with regards to the perceptions and experiences shared by the interviewees, parallels could be drawn and have the potential of transferability to wider work contexts.

Some propositions of this exploratory thesis might pave the way to enable further research in a particular area, whereas others might be interpreted by other scholars in a way that research in that particular direction is not worth pursuing.

The data collection for this thesis could only take place after the individual committed the white-collar crime. Retrospective information received from perpetrators reflect the interviewees’ current perception of past events. With regards to the neutralisation concept – as a *before-the-act* justification – underpinning this thesis, it is not possible to know for sure whether the neutralisation indeed took place before, during or after the criminal act (cf. Cromwell and Thurman, 2003).

Moreover, and with regards to recalling past events, the possibility that the data is cognitively distorted and thus inaccurate opens the objectivity of the interviewees’ described neutralisation processes to criticism (cf. Klenowski et al., 2010; Morales et al., 2014; Yaşar, 2022).

In this interpretative IPA thesis, the participants as well as the researcher engage in interpretative activities which are influenced by past social and cultural experiences (Frost, 2011). First, the participants try to recall their experiences,

perceptions, as well as the related emotions and corresponding feelings. Then, the author of this thesis is making sense of the interviewees' accounts when analysing and interpreting the collected data (Smith, 2015). It is almost inevitable that the researcher transfers his beliefs, opinions or attitudes while analysing or interpreting data and it cannot be ruled out that misinterpretations are made. Nevertheless, the IPA approach required the author of this thesis to base his interpretations closely on what the interviewees said, writing it down as an interplay between the interviewees' words and the interpretations of the researcher. This writing style retains the *voice* of the interviewees and enables the reader to transparently trace the author's interpretations and conclusions back to the original verbatim of the interviewees (Frost, 2011).

An upcoming research avenue based on the results of this thesis could be the quantitative validation of the findings with a larger group of participants e.g., by using a questionnaire.

For an overview of the research avenues that were highlighted throughout this thesis please see Table 16.

Table 16: Research Avenues following this Thesis


#	Research Avenues
1	Quantitative validation of the findings with a larger group of participants by reformulating the propositions to hypothesis and e.g., using a questionnaire.
2	Analysis of the correlation between certain leadership styles and the application of any neutralisation technique by white-collar criminals.
3	Further case-based research with perpetrators of (more serious) white-collar crimes to validate the findings of this thesis.
4	Further case-based research with perpetrators of similar crimes to validate the findings of this thesis.
5	Analysis of applied neutralisation techniques with regards to e.g., the perpetrator's demographic, position in the company, branch/industry or with regards to a certain type of crime.
6	Classifying and assigning the findings to climate and culture research on organisational level.
7	Analysis of the correlation between certain character traits and the influence of workplace relationships on the application of any neutralisation technique by white-collar criminals.

Source: Own illustration

APPENDIX

Appendix 1: HARP results

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Progressing your research project

Heightening your Awareness of your Research Philosophy (HARP)*

HARP is a reflexive tool that has been designed by Bristow and Saunders to help you explore your research philosophy. It is just a starting point for enabling you to ask yourself more refined questions about how you see research. It will not provide you with a definitive answer to the question 'What is my research philosophy?' Rather it will give you an indication as to where your views are similar to and different from those of five major philosophical traditions discussed in this chapter. Do not be surprised

if your views are similar to more than one tradition. Such potential tensions are an ideal opportunity to inquire into and examine your beliefs further.

HARP consists of six sections each comprising five statements (a total of 30 statements). Each section considers one aspect of philosophical beliefs (ontology, epistemology, axiology, purpose of research, meaningfulness of data and structure/agency). Each statement epitomises a particular research philosophy's position in relation to that particular aspect. By indicating your agreement or disagreement with each statement you can discover your similarities and differences with different aspects of each research philosophy. Following the completion of HARP, refer to the scoring key to calculate your score and interpret your answer.

HARP Statements		Strongly Agree	Agree	Slightly Agree	Slightly Disagree	Disagree	Strongly Disagree
Please indicate your agreement or disagreement with the statements below. There are no wrong answers.							
Your views on the nature of reality (ontology)							
1	Organisations are real, just like physical objects.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2	Events in organisations are caused by deeper, underlying mechanisms.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	The social world we inhabit is a world of multiple meanings, interpretations and realities.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	'Organisation' is not a solid and static thing but a flux of collective processes and practices.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	'Real' aspects of organisations are those that impact on organisational practices.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your views on knowledge and what constitutes acceptable knowledge (epistemology)							
6	Organisational research should provide scientific, objective, accurate and valid explanations of how the organisational world really works.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Theories and concepts never offer completely certain knowledge, but researchers can use rational thought to decide which theories and concepts are better than others.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Concepts and theories are too simplistic to capture the full richness of the world.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Progressing your research project *(continued)*

Heightening your Awareness of your Research Philosophy (HARP)

HARP Statements		Strongly Agree	Agree	Slightly Agree	Slightly Disagree	Disagree	Strongly Disagree
Please indicate your agreement or disagreement with the statements below. There are no wrong answers.							
9	What generally counts as 'real', 'true' and 'valid' is determined by politically dominant points of view.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10	Acceptable knowledge is that which enables things to be done successfully.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your views on the role of values in research (axiology)							
11	Researchers' values and beliefs must be excluded from the research.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12	Researchers must try to be as objective and realistic as they can.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	Researchers' values and beliefs are key to their interpretations of the social world.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	Researchers should openly and critically discuss their own values and beliefs.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	Research shapes and is shaped by what the researcher believes and doubts.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your views on the purpose of research							
16	The purpose of research is to discover facts and regularities, and predict future events.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17	The purpose of organisational research is to offer an explanation of how and why organisations and societies are structured.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18	The purpose of research is to create new understandings that allow people to see the world in new ways.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19	The purpose of research is to examine and question the power relations that sustain conventional thinking and practices.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20	The purpose of research is to solve problems and improve future practice.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your views on what constitutes meaningful data							
21	Things that cannot be measured have no meaning for the purposes of research.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
22	Organisational theories and findings should be evaluated in terms of their explanatory power of the causes of organisational behaviour.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

HARP Statements		Strongly Agree	Agree	Slightly Agree	Slightly Disagree	Disagree	Strongly Disagree
Please indicate your agreement or disagreement with the statements below. There are no wrong answers.							
23	To be meaningful, research must include participants' own interpretations of their experiences, as well as researchers' interpretations.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24	Absences and silences in the world around us are at least as important as what is prominent and obvious.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25	Meaning emerges out of our practical, experimental and critical engagement with the world.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your views on the nature of structure and agency							
26	Human behaviour is determined by natural forces.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
27	People's choices and actions are always limited by the social norms, rules and traditions in which they are located.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28	Individuals' meaning-making is always specific to their experiences, culture and history.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29	Structure, order and form are human constructions.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30	People can use routines and customs creatively to instigate innovation and change.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Now please complete the scoring key below.

Your answer scores

Give yourself the points as indicated above for each answer within each philosophical tradition. The different philosophies are represented by specific questions in the HARP as indicated below. Fill each philosophy table with your answer scores, then total up the numbers for each philosophy. (For your reference, in the tables below the letters in brackets indicate whether the question tests your agreement with the ontological, epistemological, axiological, purpose of research, meaningfulness of data and structure and agency aspects of research philosophy.)

Each answer you gave is given a number of points as shown in the table below:

Strongly agree	Agree	Slightly agree	Slightly disagree	Disagree	Strongly disagree
3	2	1	-1	-2	-3

Progressing your research project *(continued)*

Heightening your Awareness of your Research Philosophy (HARP)

Positivism: Questions 1, 6, 11, 16, 21, 26

Question	1 (ontology)	6 (epistemology)	11 (axiology)	16 (purpose)	21 (data)	26 (structure/agency)	Total
Answer score	-2	2	-2	2	-3	-3	-6

Poststructuralism/postmodernism:
Questions 4, 9, 14, 19, 24, 29

Question	4 (ontology)	9 (epistemology)	14 (axiology)	19 (purpose)	24 (data)	29 (structure/agency)	Total
Answer score	2	-2	2	-1	2	2	5

Critical Realism: Questions 2, 7, 12, 17, 22, 27

Question	2 (ontology)	7 (epistemology)	12 (axiology)	17 (purpose)	22 (data)	27 (structure/agency)	Total
Answer score	2	2	2	1	1	1	9

Pragmatism: Questions 5, 10, 15, 20, 25, 30

Question	5 (ontology)	10 (epistemology)	15 (axiology)	20 (purpose)	25 (data)	30 (structure/agency)	Total
Answer score	2	2	2	1	2	2	11

Interpretivism: Questions 3, 8, 13, 18, 23, 28

Question	3 (ontology)	8 (epistemology)	13 (axiology)	18 (purpose)	23 (data)	28 (structure/agency)	Total
Answer score	3	2	3	3	3	3	17

Reflection

Now, for the first of what will almost certainly be many philosophical reflections, consider the following questions regarding how you scored yourself.

- 1 Do you have an outright philosophical winner? Or do you have a close contention between two or more philosophies?
- 2 Why do you think this is?
- 3 Which philosophy do you disagree with the most?
- 4 Why do you think this is?

Appendix 2: Overview of Qualitative Research Strategies

Qualitative Research Strategies	Explanation
Action Research	Asks questions in an emergent and iterative process that is designed to develop solutions to real organisational problems through a participative and collaborative approach.
Case Study Research	Asks in-depth questions on a topic or phenomenon within its real-life setting. The “case” may refer to a person (e.g., a manager), a group (e.g., a work team), an organisation (e.g., a business), an association (e.g., a joint venture), a change process (e.g., restructuring a company), an event (e.g., an annual general meeting) as well as many other types of case subject.
Ethnography	Asks questions about the culture or social world of a group and literally means a “written account of a people or ethnic group”.
Grounded Theory	Asks questions about a range of psychological processes. It asks about what is happening as well as how and why.
Interpretative Phenomenological Analysis (IPA)	Asks questions about how individuals make sense of their world. It seeks insight to the meanings that events and experiences hold for people.
Thematic Analysis	Asks questions in search for themes, or patterns, that occur across a data set (such as a series of interviews, observations, documents, or websites being analysed). Thematic Analysis involves a researcher coding her or his qualitative data to identify themes or patterns for further analysis, related to his or her research question.
Discourse Analysis	Asks questions about how language is used. It investigates what is said as well as why it might be said.
Narrative Analysis	Asks questions about how individuals make meaning using stories. It seeks understanding of the unique perspective brought by individuals to make sense of their external and internal worlds.

Source: Own representation following Frost (2011) and Saunders et al. (2016).

Appendix 3: Questionnaire to identify participants for this thesis

The questionnaire was created, distributed, and analysed with the help of the software Qualtrics CoreXM in German language is divided into different sections. The first section collected demographic data, such as, gender, age range, nationality, family status, number of children, educational level, level of fluency in German Language²¹.

In the next section, it was asked based on a multiple-choice selection, if one or more of the following types of white-collar crime have been committed by the participant. Precise examples of the respective crime type were provided to enhance a common understanding among the participants.

- **Working time fraud**

Example: You were clocked in and/or logged into the time recording system of your employer but did actually not work for at least 60 minutes.

- **Continued payment fraud**

Example: You pretended to be ill (with or without a doctor's certificate) although you did not actually feel ill; in other word "you skived".

- **Theft**

Example: You have stolen office supplies, products of your company, work equipment or other objects belonging to the company with a total value of > 50 Euro, which were explicitly intended for your private use.

Example 2: Regular dispatch of private mail via the company's post office and use of packaging material as well as postage at the expense of the company (> 50 Euro per year)

Example 3: Regular printing of private documents via company printers (> 1,000 pages per year)

- **Expense fraud**

Example: Double billing of expenses (hotel bill, taxi bills, flight tickets, train tickets, etc.),

Example 2: Claiming of predominantly private travel expenses (hotel, taxi, flight, train, etc.) as company expenses.

²¹ The question on nationality and German language skills were important to determine whether a participant belongs to the target population (cf. section 3.5.3.)

Example 3: Claiming of travel expenses outside the company's travel and expense policy (e.g., expensive hotels, higher rental car classes)

- **Unauthorised acceptance of gifts**

Example: Acceptance of gifts that should not have been accepted according to company policy (usually > 35 Euro), without reporting this.

- **Unauthorised private use of company assets**

Example: Excessive use of the company mobile phone for private purposes (telephoning, data volume); e.g., during holidays abroad.

- **Falsification of employer's references**

Example: Falsification or manipulation of employer's references, proof of employment, school or university certificates when applying for a job.

- **Passing on internal company information/insider knowledge**

Example: Passing on confidential company information to a friend or acquaintance so that they have an advantage in a job interview

Example 2: Passing on insider knowledge to friends or acquaintances so that they have an advantage in making financial decisions (e.g., buying shares).

- **Sabotage**

Example: Manipulation of a machine so that defective parts are produced to the damage of the company (through increased rejects, through recourse from customers who receive defective parts, etc.).

Example 2: Deliberate delay of a process to harm the company (withholding documents or information needed in the further work process with the aim of achieving a significant delay to the detriment of the company)

Example 3: Non-performance of work (e.g., deliberate withholding of a proposal until the deadline that was set by the client has expired).

- **Other Deeds**

Other or additional deeds committed by the participants which cannot be subsumed to one of the above categories could be entered and described in a free text field.

For each type of white-collar crime that is selected in the questionnaire by the participant, the age range (e.g., 21-30, 31-40, 41-50, etc.), the industry (e.g., banking, advanced manufacturing, business consulting) and the degree of

personnel responsibility (e.g., clerk with no personnel responsibility, team lead, division lead, etc.) is enquired at the time the deed was committed.

Furthermore, for each type of white-collar crime that is selected in the questionnaire by the participant, the neutralisation technique applied is enquired. Seven neutralisation techniques (cf. section 2.6.) including examples of thoughts and justifications are presented to the participant and can be selected as multiple choice:

- Moral Justification
Examples: "I deserved it", "I am entitled to it", "I have protected the company by doing this", "The superiors should take a look at their own noses".
- Euphemistic Labelling
Examples: "I just borrowed it", "I would have given it back".
- Advantageous comparison
Examples: "I could have taken much more", "I could have been sick much longer", "The deed could have been much worse / more extensive", "I have already done so much good for the company", "The deed was definitely the lesser evil between the options I had".
- Denial or displacement of responsibility
Examples: "I was just following instructions", "This behaviour is normal in our company".
- Diffusion of responsibility
Examples: "Other colleagues / supervisors do the same", "I was merely part of the team / group that committed the act (together)".
- Trivializing the consequences of the action
Examples: "No one has been harmed", "There is no real damage to the company", "This is not really illegal, but at most a trivial offence".
- Denial of the victim
Examples: "The company deserves it this way", "My boss deserves it this way", "My team deserves it this way", etc.
- Other justification
Other or additional deeds justifications by the participants which cannot be subsumed to one of the above categories could be entered and described in a free text field.

Another question enquired for each type of white-collar crime that is selected in the questionnaire by the participant, if certain interpersonal situations were perceived as triggers for finding a justification (i.e., applying the neutralisation technique) and subsequently committing the deed. Answers can be selected as multiple choice.

- Behaviour or statements of the upper management or company management
- Behaviour or statements of the direct superior
- Behaviour or statements of team members / colleagues
- Behaviour of staff (from lower levels in the hierarchy).
- Other interpersonal influences

Other or additional interpersonal influences that were perceived by the participants which cannot be subsumed to one of the above categories could be entered and described in a free text field.

Eventually the participants are asked if they would like to volunteer and contribute to the research project in a further confidential conversation with the author of this thesis. Therefore, the participants could leave their email-address that subsequently served the author of this thesis to contact the participants and to schedule a phone call for the in-depth semi-structured interview.

Appendix 4: Overview of rapport related tasks/behaviours and their definitions in the interview

The following table outlines tasks and behaviour that support building and maintaining a good rapport with the interviewee to ensure a good quality outcome.

Task / Behaviour	Definition	Phase
Welcome the interviewee	Include small talk at the beginning of an interview as needed by the interviewee	Engage and Explain
Provides Introductions	Provide good initial impression and ask for name preference in an attempt to personalise the interview	Engage and Explain
Explains research background and reason for interview	Specifically inform interviewee about the background of the interview and give an overview of the overall research project (e.g., how many other interviews, target group, etc.)	Engage and Explain
Explain that this interview is an opportunity for the interviewee to make a valuable contribution	Tell interviewee that this interview will give an opportunity to make a valuable contribution by based on a trustworthy basis. Show appreciation for interviewee’s field of expertise or expert knowledge	Engage and Explain
Explains roles and intended course of the interview	Explain that rather open questions will be asked, that notes are taken and the purpose why the interview is audiotaped, the potential duration, roles of ‘others’ who are present (e.g., a second interviewer)	Engage and Explain
Development of topics	Explain the course of the main topics covered during the interview	Engage and Explain
Give appropriate topic structure and show tact and sensitivity	Move from one topic to another in a logical and structured manner, not being too restrictive and sensitively guide the interviewee back to track when digressing too far from the topic	Account
Appropriate questioning style	Open questioning and then probing questions using closed questions for clarification only (applying the <i>Funnel Model</i>). Ask short (use as few words as possible), simple (easy to understand) and singular (deal with one matter only) questions (3-S-rule).	Account

	Avoid leading, negatively loaded, multi-part, overlong, suggestive, accusatory, forced choice questions and statements as well as overtalking and interruptions	
Intermittent summarising	Provide regular and accurate summarising (e.g., at the end of each subtopic or after a critical point of interest) in your own words (paraphrasing) to demonstrate authentic interest and probe correct understanding	Account
Explore motive and rationalisation	Go beyond just accepting the story and try to find, with understanding, why they committed the offence	Account
Explore and probe information	Go beyond just accepting provided information and search for further detail by asking follow-up questions, identifying also potential inconsistencies. Probing does not mean to be confrontational. Do not jump to premature conclusions.	Account
Maintain conversational turn taking	Ensure that the interview is a conversation like a mutual encounter and not only one-sided. Let the interviewee talk at least twice as much as you do, since you want to gather information and not vice versa.	Account
Provide final summary of the interview	Provide a final summary that accurately resumes key issues discussed and capture key reposes from the interviewee. If applicable offer the interviewee to receive a final copy of the thesis to see the value added by the interview.	Closure
Ask if interviewee wishes to add or alter anything	Provide opportunity for interviewee to make any amendments to their provided information	Closure
Inform interviewee about the next steps	Explain future agenda and process of the research (further interviews, transcribing, analysing, writing-up)	Closure
Thanking and Goodbye	Thank the interviewee for the cooperation and the time as well as say goodbyes	Closure
Act fairly and objectively	Let interviewees explain themselves in their own words. Do not make assumptions about interviewees or the information they provide	Engage and Explain, Account, Closure
Show equality signs	Match interviewee's style and do not belittle or talk condescendingly to or 'above' the interviewee. Be polite, respectful, and courteous. Be prudent with the interpretation of single elements of body language.	Engage and Explain, Account, Closure
Display calmness	Constant and confidently display calmness particularly when confronted by anger, hostility, aggression, or resistance. Speak	Engage and Explain,

	with a distinct and clear voice. Verbalise emotions. Refrain from mirroring negative behaviour. The individual stress level of all participants depends on a variety of facts and can suddenly change. Use meta-communication to handle difficult topics. Use silence intentionally. Keep calm even if you are verbally challenged. Rather interrupt than terminate the interview.	Account, Closure
Display empathy	Exhibit a non-judgemental, open minded, understanding and concerned approach	Engage and Explain, Account, Closure
Display active listening skills	Regular display active listening to illustrate to the interviewee concern and interest to encourage providing further information, e.g., show interest, pay attention, listen without interrupting, repeat the last word of an answer as a motivation to go on (echo-technique),	Engage and Explain, Account, Closure
Display nonverbal communication skills	Regular display nonverbal communication to illustrate to the interviewee concern and interest to encourage providing further information, e.g., show an open and affirming posture towards the interviewee, keep comfortable physical distance, keep eye contact, nod if you agree	Engage and Explain, Account, Closure

Source: Own representation based on work experience and following Walsh and Bull (2012), Griffiths (2008) and Clarke and Milne (2001)

Appendix 5: Interview guide for in-depth semi-structured interviews**Basic information about the participant**

Gender:

Age:

Marital Status:

No. of Children:

Highest School / University graduation:

1. General:

1.1. Could you please describe your educational background?

prompt: school graduation, university

1.2. Could you please describe your career milestones?

prompt: how many employers, which positions (leadership positions? teams?)

2. Workplace relationships:

2.1. How would you describe yourself as a person?

Prompt: what sort of person are you? Most important characteristics, happy, moody, nervy?

2.2. How do other people see you?

Prompt: Family, Friends, Colleagues? Which characteristics would they describe?

2.3. How was your social environment at work (intensity of workplace relationships)?

Prompt: amicable, rather closed, or distanced, trusting, tense relationships?

2.4. Did you have a good relationship with all your colleagues? With your superior? With your subordinates?

2.5. If not, with whom did you struggle and why?

2.6. Could you remember specific situations that describe the poor relationship as it was perceived by you?

Prompt: any statements, actions, omitted actions, bullying, harassment, unfair treatment, untransparent decisions

2.6.1. How did you feel in that particular situation physically, emotionally, mentally?

2.6.2. What did this situation mean to you? What were your thoughts in these situation(s)?

Prompt: What words come to your mind, what images?

2.6.3. How did this situation affect your work life?

Prompt: Did your behaviour change based on how you made meaning out of this situation?

3. White-collar criminal deed:

3.1. Could you please tell me about the deed you committed?

Prompts:

which situation did you face that caused you to commit the deed?

Did you plan the deed from the beginning?

How long did you run the scheme (e.g., embezzlement, balance sheet manipulation)?

How often did you repeat the deed (e.g., theft of goods)?

Did you change the way you committed the deed (modus operandi) over time?

3.2. Opportunity (*Fraud Triangle*):

3.2.1. How was it possible to commit the deed?

Prompts:

no controls, e.g., no 4-eyes-principle, no IT-controls, no segregation of duties (e.g., between accounting and treasury)

3.2.2. Did anybody else know about the deed (Colleagues, superior, etc; family members, friends)?

3.3. Motivation / Pressure (*Fraud Triangle*)

3.3.1. What drove you to commit the deed?

Prompts: greed, prove to others you could do it, thrilling experience?

3.3.2. Did you face pressure to commit the deed?

Prompts: financial difficulties, luxurious lifestyle, unforeseen events / stroke of fate, e.g., illness of a family member, etc.?

3.4. Rationalisation (*Fraud Triangle, Cognitive Dissonance Theory*)

3.4.1. Do you think it was ok to commit the deed? (At the point of time when you committed the deed; not today)

3.4.2. Were you torn between committing and not committing the deed? What were your thoughts at the time? Can you describe your emotions? How did you feel?

3.4.3. Technique of Neutralisation: why did you think it was ok at that time?

Prompts: Would you say

- *you deserved it?* (Entitlement)
- *just borrowed the money and would give it back later?* (Entitlement)
- *could have stolen much more?* (Entitlement)
- *it wasn't your fault?* (Denial and Displacement of Responsibility)
- *everybody else was doing it as well?* (Diffusion of Responsibility)
- *nobody was hurt?* (Trivializing the consequences of the act)
- *your company/superior/others deserved it?* (Denial of the Victim)

4. Rationalisation in Detail:

4.1. Decision making:

Do you remember when you made the decision to commit the deed? Was it a certain situation or moment that you can recall?

4.2. Link to Workplace relationships:

How did other people and their behaviour influence you in making this decision?

Prompts: recalling what you told about the situations earlier (cf. Question 2.6 - 2.9)

4.2.1. Do you see a link between the behaviour of others (colleagues, superior, subordinate) and your decision to commit the deed?

4.2.2. Do you think an opposite behaviour would have deterred you from making the decision to commit the deed?

4.2.3. From your point of view, what could have been an alternative behaviour?

5. Reflecting:

5.1. How do you reflect the circumstances that led to the deed, today?

Appendix 6: Ten ethical Principles and how they are addressed in this Thesis

Bryman and Bell (2007) as well as Silverman (2010) propose important principles that relate to ethical considerations in doctoral theses. Considering overlaps between the lists of Bryman and Bell (2007) as well as Silverman (2010), the following table presents ten ethical principles and how these principles are addressed by the author of this thesis.

#	Ethical Principles
1	<p>Research participants should not be subject to harm in any ways whatsoever.</p> <p>Individuals of the author’s business network are approached via a short questionnaire that asks if a white-collar criminal deed was committed (e.g., working time fraud, larceny or theft of goods, illicit disclosure of company information, etc.). If this is the case, the participants are asked to provide their email-address at the end of the questionnaire in order to agree being contacted by the author of this thesis to make an appointment for a voluntary follow-up interview.</p> <p>By researching into illegal activities conducted by the participants, precisely white-collar criminal deeds, this research deals with a sensitive topic.</p> <p>The author of this thesis worked in Forensics and Compliance departments of big global consulting companies for eight years and in a managerial position at the time the interviews for this thesis were conducted in 2021.</p> <p>The author was trained in conducting forensic interviews throughout his career. After becoming a manager, he acted as a trainer for forensic interviewing himself at big international clients and for other staff members internally the last four years. Throughout his business career, the author conducted more than 100 interviews with suspects, witnesses, and other persons of interest with regards to sensitive white-collar criminal topics. Hence, the author is quite experienced in conducting these kinds of interviews and handling those sensitive topics in an adequate manner.</p> <p>Especially the use of any offensive, discriminatory, or other unacceptable language is avoided in the formulation of the questions in the questionnaire as well as in the interviews.</p>

	<p>As the interviews were conducted in 2021 during the Covid-19 pandemic, they were conducted via phone to protect the well-being of the participants.</p>
2	<p>Respect for the dignity of research participants should be prioritised.</p> <p>It is explained to the participants in the participant information letter (in German language; please find an English translation in Appendix 8) as well as in the consent letter (in German language; please find an English translation in Appendix 7) and again at the beginning of the interview that they can withdraw from the interview at any point of time if they feel uncomfortable to continue or are emotionally distressed. They are ensured that this will not have any consequences.</p> <p>Overall, the researcher is very experienced in conducting interviews on white-collar criminal topics as well as directly with offenders.</p> <p>In this thesis, no interviewee terminated the interview prematurely and no interviewee expressed to feel uncomfortable or emotionally distressed during the interview.</p>
3	<p>Full consent should be obtained from the participants prior to the study of this thesis.</p> <p>If participants agree to being interviewed, they are ensured via the participant information letter (cf. Appendix 8) and the consent letter (cf. Appendix 7) that the information they provide will be treated confidentially. Participants are informed about the research aim and objectives and have to sign a consent letter (in German language) in order to acknowledge that they understand that participation is voluntary, and interviews can be terminated at any given time by the interviewee. A copy of the written consent is given to the participant.</p>
4	<p>The protection of the privacy of research participants must be ensured.</p> <p>The interviews were conducted via phone only between the interviewee and the author of this thesis. During the interview, the author of this thesis sits in a closed room with no other persons being present.</p> <p>The names of the research participants are visible on the consent letters. Furthermore, the names can be deduced from some of the email-addresses used in the questionnaire as contact details. These documents are not handed out to anyone and hence the names of the participants are only known to the author of this thesis.</p> <p>The full names of the participants are not mentioned during the interviews as the author agreed with the participants to call them only with their first name. Hence the full names of the participants are not recognisable from the audio recordings.</p>

	In the interview transcripts as well as when referenced in this thesis any names are pseudonymised with numbers from 1 to 20 (e.g., <i>Interview 7 stated...</i>)
5	Adequate level of confidentiality of the research data must be ensured.
	<p>If individuals agree to be interviewed, they are ensured via the participant information letter (cf. Appendix 8) and the consent letter (cf. Appendix 7) that the information they provide will be treated confidentially.</p> <p>Personal data will be pseudonymised when referenced in the thesis, as transcripts will only show <i>Interviewee 1</i>, <i>Interviewee 2</i>, etc.</p> <p>Each participant is assured confidentiality of data and data security by secured storage and pseudonymised data in adherence with EU GDPR.</p>
6	Anonymity of individuals and organisations participating in the research must be ensured.
	<p>Personal data might be gathered by questionnaires when participants use obvious email-addresses as contact details containing the first and second name as well as through audio recordings of the interviews when participants are called with their first name by the author of this thesis.</p> <p>After the interviews, the audio-recordings are transcribed. Any gathered original data (questionnaires, audio recordings, the author's notes during interviews) will remain in Germany on a secured shared server where only the author of this thesis has access.</p> <p>Personal data is pseudonymised before included in the thesis, as transcripts will only show <i>Interviewee 1</i>, <i>Interviewee 2</i>, etc.</p> <p>Furthermore, any company data, such as the name of the employer of an interviewee, is anonymised in the transcripts as well as in the references included in this thesis.</p> <p>Each participant is assured anonymity of the personal data as well as regarding any company data in adherence with EU GDPR.</p>
7	Any deception or exaggeration about the aims and objectives of the research must be avoided.
	<p>Participants will be informed about the research aim and objectives via the participant information letter (cf. Appendix 8), have to sign a consent letter (cf. Appendix 7) in order to acknowledge that they understand that participation is voluntary, and interviews can be terminated at any given time by the interviewee without any consequences.</p> <p>The research aim and objects are again explained to the participants at the beginning of the interview.</p>
8	Affiliations in any forms, sources of funding, as well as any possible conflicts of interests must be declared.

	<p>There are no affiliations, sources of funding or conflicts of interests to be declared.</p>
<p>9</p>	<p>Any type of communication in relation to the research should be done with honesty and transparency.</p> <p>In a first step potential participants are approached via a questionnaire that explains in detail the objectives of research as well as the procedure how data is gathered via voluntary in-depth follow-up interviews.</p> <p>Furthermore, it is assured that any personal data of the participants remains only with the author of this thesis. Any reference to the participants' personal data is pseudonymised before included in the transcripts or referenced in this thesis.</p> <p>If individuals agree to being interviewed, they are ensured via the participant information letter (cf. Appendix 8) and the consent letter (cf. Appendix 7) that the information they provide will be treated confidentially.</p>
<p>10</p>	<p>Any type of misleading information, as well as representation of primary data findings in a biased way must be avoided.</p> <p>With regards to the analysis of the gathered data, in an IPA thesis like this, a narrative account is written up as an interplay between the interviewees' words and the interpretations of the author of this thesis (Frost, 2011).</p> <p>Reflecting the IPA approach, the writing style is to retain the <i>voice of the interviewees</i> and providing the reader with illuminations regarding the interpretations of the author of this thesis (ibid.).</p> <p>Each sub-theme is covered by a sub-section and includes interim conclusions after certain thematic blocks for a better understanding. Furthermore, propositions are derived from the (interim) conclusions.</p> <p>Hence, this analysis approach is based closely on what the interviewees actually said and thereby enables the reader to transparently trace the author's interpretations and conclusions back to the original accounts of the interviewees.</p>

Appendix 7: Consent Letter to Participants of this Thesis' study

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Munich Business School
University of Applied Sciences

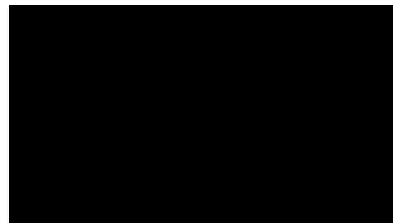
Consent letter to participate in the research project

Program:

Doctor of Business Administration (DBA)

Doctoral Candidate:

Mark Sellmann



Research Project:

**"Influencing factors of workplace relationships
on neutralization techniques applied by white-collar criminals"**



Doctoral Candidate at Sheffield Hallam University (Sheffield, United Kingdom) and Munich Business School (Munich, Germany)

DECLARATION OF CONSENT

to participate in the research project "Influencing factors of workplace relationships on neutralization techniques applied by white-collar criminals" as part of the doctoral program of Mark Sellmann


Consent to all of the following points is necessary in order to participate in the study. In addition, you confirm your agreement to all points with your signature.

	I consent
1. I have read the information sheet on this study.	<input type="checkbox"/>
2. I am aware that participation in the study is voluntary and that, even if I agree to an interview, I am free to interrupt or terminate it at any time if I wish so without any consequences.	<input type="checkbox"/>
3. I agree to provide the doctoral candidate with information under the conditions of confidentiality as set out in the information sheet.	<input type="checkbox"/>
4. I agree that the information collected during the interview, once it has been anonymised in accordance with the requirements of the EU General Data Protection Regulation (so that I personally cannot be identified anymore), may be used for the means of this research project (e.g., in the form of anonymised quotations in the doctoral thesis and any subsequently published work of Mark Sellmann).	<input type="checkbox"/>
5. I understand that I am not entitled to anything in return for participating, as this is a research project.	<input type="checkbox"/>
6. I would like to participate in the study under the conditions stated in the information sheet and agree to have an interview with the researcher (Mark Sellmann). Furthermore, I am aware that this interview will be audio-recorded for the purpose of scientific documentation.	<input type="checkbox"/>

Name of the participant (block capitals): _____

Signature of the participant: _____ Date: _____

Name of the doctoral candidate (block capitals): Mark Sellmann

Signature of doctoral candidate:  _____

Contact information of the doctoral candidate:

Mark Sellmann

E-Mail: 


Doctoral candidate at Sheffield Hallam University (Sheffield, UK)

In cooperation with Munich Business School (Munich, Germany)

Please keep your copy of the consent form and the information sheet.

Appendix 8: Participant Information Sheet

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[Redacted]	Doctoral Candidate at Sheffield Hallam University (Sheffield, United Kingdom) and Munich Business School (Munich, Germany)
	 Munich Business School University of Applied Sciences
<hr/>	
<i>Subject:</i>	
Participant Letter for conducting interviews with individuals who admit having conducted a deed that is classified as a white-collar crime, with the purpose of understanding the reasons for the deed including feelings, beliefs, and convictions.	
<i>Program:</i>	
Doctor of Business Administration (DBA)	
<i>Doctoral Candidate:</i>	
Mark Sellmann	
[Redacted]	
<i>Research Project:</i>	
“Influencing factors of workplace relationships on neutralisation techniques applied by white-collar criminals”	
Participant Information Sheet	1

Doctoral Candidate at Sheffield Hallam University (Sheffield, United Kingdom) and Munich Business School (Munich, Germany)

Legal basis for research for studies

The University undertakes research as part of its function for the community under its legal status. Data protection allows us to use personal data for research with appropriate safeguards in place under the legal basis of **public tasks that are in the public interest**. A full statement of your rights can be found at <https://www.shu.ac.uk/about-this-website/privacy-policy/privacy-notice-for-research>. However, all University research is reviewed to ensure that participants are treated appropriately, and their rights respected. This study was approved by UREC with Converis number ER19783030. Further information at <https://www.shu.ac.uk/research/ethics-integrity-and-practice>

Dear Sir or Madam,

my name is Mark Sellmann and I'm currently enrolled in the DBA (Doctor of Business Administration) programme of the Sheffield Hallam University (Sheffield, United Kingdom) and Munich Business School (Munich, Germany).

Regarding my research project for the acquisition of the academic degree 'Doctor of Business Administration' (DBA), I'm examining the reasons behind white-collar crimes happening. I'm focusing especially on the circumstances that were present in the time preceding the deed. I want to understand the convictions and beliefs as well as the feelings experienced that may have influenced someone's decision to commit an offence. The project lasts from 2017 until 2021.

You're invited to make a valuable contribution to an enhanced understanding of the situations and circumstances that employees face when deciding to commit illegal actions in business. Through sharing your experiences and insights, you help to continuously improve the culture in German companies. So maybe your contribution will have an indirect influence on other people not getting into similar situations.

Regarding my background, I worked in the so-called Forensic & Integrity Services department ("Forensics") of major global audit and consulting firms (KPMG and EY) since 2013. One part of our work at Forensics is conducting special investigations in the aftermath of white-collar crimes, with the aim of understanding the course of events and determining the damage resulting from the deed. Besides examining various sources of information, including contracts, invoices, credit card statements, bookkeeping and means of communication, such as emails of the alleged suspects, we also conduct interviews with e.g., a whistle-blower, an alleged suspect as well as with other employees.

Hence, the essential part of my research process is conducting in-depth interviews with persons who committed any white-collar crime. Specifically, I would like to have an in-depth conversation with you



Doctoral Candidate at Sheffield Hallam University (Sheffield, United Kingdom) and Munich Business School (Munich, Germany)

on the deeds you reported in the short questionnaire. In this interview, I would like to understand any influences that your professional environment had at the time when you decided to commit the deed. In total, I will conduct about 20 of such interviews as part of the research project. The aim is to derive certain patterns from the information obtained that apply to many interviewees.

Participation is, of course, completely voluntary and I assure that I will treat everything that you decide to tell me as confidential. If you would like to support me with my research project and agree to an interview, you can also interrupt or terminate this interview at any time if you feel uncomfortable or emotionally distressed. Due to the actual Covid-19 restrictions, the interview will be conducted via telephone. The interview might last only half an hour or up to two hours, according to your availability and willingness to contribute.

I assure that any sensitive topics covered while discussing your personal experiences shall not cause embarrassment, the loss of self-esteem or similar harmful emotional responses. I will always treat you with the utmost respect, being humane and equitable at any time of our conversation. I emphasise that overall, my research has a strong intention to be morally good.

For the purpose of scientific documentation, I will have to audio-record our conversation. These audio files as well as the notes I make during our conversation will only be accessible to myself. The audio files will be transcribed afterwards and part of it will be published in my doctoral thesis anonymously. Anonymisation of all data will be in accordance with the EU General Data Protection Regulation before anything will be published in my doctoral thesis.

All data will be stored on a secure university server at Munich Business School in Germany. The data will be kept for ten years in accordance with university guidelines for doctoral studies.

As this is a research project, I am not allowed to offer you anything in return for participating. If you wish, I will be happy to provide you with a copy of my doctoral thesis exclusively and free of charge.

If you would like to participate in this research project in the context of an interview with me, please complete and sign the enclosed consent form and return it to me via email. A copy of it will remain with you.

In the next step, I will then contact you to arrange an appointment for the telephone interview.

If you have any questions about the above, please feel free to contact me at any time. Please find my contact details in the letter head.

Best regards

Mark Sellmann

Mark Sellmann Edinger Straße 50 83071 Stephanskirchen	Email: Mark.Selman@gmail.com Phone: 0160 939 10311	Doctoral Candidate at Sheffield Hallam University (Sheffield, United Kingdom) and Munich Business School (Munich, Germany)
<p>You should contact the Data Protection Officer if:</p> <ul style="list-style-type: none"> • you have a query about how your data is used by the University • you would like to report a data security breach (e.g., if you think your personal data has been lost or disclosed inappropriately) • you would like to complain about how the University has used your personal data <p style="text-align: center;">DPO@shu.ac.uk</p>	<p>You should contact the Head of Research Ethics (Professor Ann Macaskill) if:</p> <ul style="list-style-type: none"> • you have concerns with how the research was undertaken or how you were treated <p style="text-align: center;">a.macaskill@shu.ac.uk</p>	
Postal address: Sheffield Hallam University, Howard Street, Sheffield S1 1WBT Telephone: 0114 225 5555		
Participant Information Sheet		4

Appendix 9: Example of Interview Transcript

(Translated from German into English)

Interview Partner: #20

Date: 03.09.2021

Length: 40 minutes

1. General:

Please describe your educational background and professional stations.

Hint: School-leaving qualification, university degree, other significant examinations, how many employers, what positions (management positions? team responsibilities? project responsibilities?)

After graduating from high school, I did a two-year apprenticeship as a foreign language correspondent. After that I studied for three years to become a state-certified interpreter and translator in [city A]. After that I did a master's degree in conference interpreting [abroad], with English and German as my main languages. After that I started working for [company A] as a trainee translator in [city A]. After six months I was promoted to Junior Translator. I was there for a total of two years and did not have a management position. I translated medical technology and pharmaceutical texts into German. After that I worked for two years at [company B] as a translator for electrical engineering texts, which I translated into English. Now I have been working in [company C], a web design agency, for four months and am responsible for marketing.

2. Interpersonal Relationships at work

How would you describe yourself as a person?

I am determined and ambitious when I really want something. If something is not particularly important to me, I am not particularly reliable. I am very structured and organised. I am good-natured and rather optimistic. I am not selfish. In my professional and private life, I always make sure that others are doing well, but also that I myself am doing very well. I exercise caution in everything and think things through carefully to see if they make sense and work well.

How do other people see you? How would other people describe you?

Privately, I have been told that I am empathetic and compassionate and am there for others when they need me. Depending on how important I find a person, I am then there for them or not. Professionally, I am dedicated and a quick learner. I have not been told anything negative about my character traits, at least not yet.

Please describe your social environment at work (intensity of relationships at work)? Did you have a good relationship with all your colleagues? With your supervisor? With your co-workers?

At [company A] there were very strained relationships. Occasionally there were friendly relationships. There were several small teams. In the team I worked in, everyone was extremely overworked and had too many clients to handle. No one was able to finish their work, which was reflected in the team spirit. Nobody was satisfied. I had colleagues who didn't talk to me for months and completely ignored me, even though I sat next to them and was in a team with them; so, it was very tense. They said that I didn't meet their requirements in terms of work. For example, we shared clients and did holiday replacements. And what I did to the best of my knowledge and belief was not enough. They probably didn't like me personally either.

At [company B] I had very nice colleagues and got on very well with them. Although I quit about half a year ago, I am still friends with some of them. I also found that my boss was always very nice and correct. Our head of department was a bit distanced, but I didn't have much to do with her anyway. And when I did have to deal with her, she was always very nice and fair to me. I can't say anything bad about the supervisors. The atmosphere was great. What bothered me at some point was that I noticed that others were paid much better than me. And these were colleagues who had a lower degree than me, i.e., only a bachelor's degree, or also less work experience than me. That made me angry. I also brought it up, but the Corona pandemic was already in full swing and then I was told that my salary could not be raised right now.

Can you recall specific situations in your perception to which you can attach the bad conditions at [company A]?

Hint: Statements, actions, omissions, bullying, harassment, unfair treatment, non-transparent decisions.

Yes, that was relatively at the beginning at the time. There was a colleague who signalled to me that everything was great and that we got along well. And then she went to my boss behind my back and complained that my translation would be really poor and how I could come up with such a thing. The boss then went through the translation with me and asked me why I was doing such a bad translation. But she didn't respond to the fact that my colleagues were complaining about me behind my back.

We then had an assessment round for the whole team. You had to have 98% error-free for it to be considered a translation pass, even if it was still reviewed. And the system result was even 98% or higher for my translations, and it still wasn't considered passed and I was told again and again that I wasn't good enough. And that was even though according to the analyses, which they ran relatively often, I had passed most of the times. I believe that this was done by the superiors according to the company policy so that the pressure is always kept very high, and everyone always gives 100% and no one would get the idea of demanding more pay because they are not good. I have also noticed this in some cases with other colleagues. Someone once asked for a higher salary and the CEO of the company said at a department meeting that we should look for another job or study something else if we didn't like it. That was the point where I quit the job. That's when I realised that the situation at this company wasn't going to change. Well, the company also has a turnover rate of around two years. Very few people stay longer. They tend to use it as a steppingstone at the beginning, because it is already a well-known company in this field.

How did you feel in the particular situation? Physically, emotionally, mentally?

I was very reluctant to go to work and felt very uncomfortable and not welcome. Because it was already a very heavy workload, it made me feel even more stressed. That doesn't contribute very positively to being able to do your work

well. I was very dissatisfied and had a lot of self-doubt that I wasn't good enough myself and that I had brought this on myself.

1. White-collar crime(s):

Continued Payment Fraud:

Can you please describe the deed?

The situation at [company A] as I have described it has led me skiving more and more often. At the beginning I just didn't feel well. The longer this situation lasted, the more I didn't go to work because I didn't want to expose myself to this situation. In the second year, I must have skived around 30% of my working hours. I always 'took days off', i.e., several days a week. These were always different days of the week, depending on how the previous day was at work. Complete weeks also happened sometimes, but that happened rather rarely. Those were rather single days and then I told myself that I had to pull myself together and go again. Maybe that made the single week a little more bearable. From the third day on, I had to show a doctor's certificate, so I often only took 1 or two days off because I didn't need a certificate for that.

At [company B], it was more external factors, such as my very long commute of about 1 hour, that sometimes motivated me to 'take a day off'. And the subject matter was also very demanding. I also thought that my performance did not meet the requirements.

No home office was allowed in that company. Sometimes I noticed that someone was allowed to work from home, but not with the systems we needed to work. After talking to IT experts about this and also having acquaintances and friends who work in big companies where security is very important and home office is still possible there extensively, I didn't think it was very justified. I also brought this up once and it was then discussed throughout the company - especially in Corona times. It was not only related to me, but colleagues would also have liked to have it, too. But that was rejected with the statement that it would perhaps be possible in a few years. If home office had been possible, my decision might have been different, and I would not have quit after two years.

Did you then decide in the evening after work or only the next morning that you would "take the day off"?

At [company A], I usually decided to 'take a day off' in the evening, based on the experiences of the day at work. I then didn't want to expose myself to colleagues and superiors the next day.

Did other people and their behaviour influence you in this decision, if so, how?

At the end of my time when there were these evaluation rounds, I then skived in response. After it happened a few times during the evaluation rounds, that I received poor feedback despite having over 98% error-free translation, I also raised this with my supervisor. She then admitted that she didn't really understand why this was the case. But it still didn't change afterwards. In any case, the whole evaluation process was very non-transparent. That was very unsatisfactory for me.

Or when colleagues completely ignored me again. And when I didn't receive any constructive feedback from colleagues or superiors but was rather called stupid. The overall lack of togetherness was one of the triggers for 'taking days off', I would say. It was a very tense atmosphere, not only towards me but also towards others. I had the impression that things were better in other teams than with us. I wouldn't call anyone choleric, but colleagues often bitched at each other. Mostly, though, there was a lot of backbiting and blackening. As far as I could tell, I was the only one who was ignored by some colleagues.

At [company B], the pressure to perform and the long commute made me 'take off' some days here and there. My lack of understanding about the fact that home office was not possible had no influence.

During the Corona pandemic, for example, some colleagues were put on short-time work. That went on for a year. Sometimes it was two days a week. It affected me for three months. The others had four-day weeks and were not allowed to work overtime. I wasn't on short-time work and our team then had to do the work of the others and thus we had to work overtime. We didn't have a day off during the week. The others were even compensated for the loss of salary due to short-time work with a bonus at the end of the year. I thought it was unfair that some in the department - and that included me - had to work a lot and some were on short-time work and had to work less. That was not the best solution.

Did the fact that you skived up to 30% of the working time at [company A] have an influence on the decision to skive at [company B]? Was the decision-making in favour of skiving easier for you?

I can't really say that. In the beginning at [company B] I went to work every day very conscientiously. The more pressure I was under to perform, the more often I skived. That was more of a trigger. My translations were proofread every time and there were often mistakes, which my boss said were normal. After all, I couldn't know all the right words in the field of electrical engineering from the beginning. Maybe it was more my experience with [company A] that led me on, so I felt that none of this was enough, rather than that it was triggered by my boss. I probably put more pressure on myself and had very high expectations of myself and my work.

Now you work in [company C], a rather small advertising agency where you know some of the people you work with well. Have you ever skived there?

No. Besides, I can now work completely from home, I feel very comfortable in my team and my boss is super nice. I only work 20 hours part-time now. I've never felt the need to 'take some time off'. That's because I simply feel comfortable with my colleagues and am accepted there. My boss always says that my work is great and that I should keep on doing it the way I do. My colleagues always give me good feedback and I have the feeling that they like working with me. And I also really enjoy my work. The whole environment at work makes a very big difference for me. Especially that the work you do and the effort you put into it is appreciated and sufficient and that I have the feeling that I am doing a good job. The togetherness is very important. I also find remuneration important; at least that I can understand why I earn how much. So, transparency is very important. From that point of view, I have at least increased a lot over my 3 employers in terms of my enjoyment of work and thus also my desire to go to work and, conversely, to skive less or not at all. The variety at my current job is also an important point. I found the work at my previous employer very monotonous.

At [company A], your first employer, where you skived about 30% of your working time in the last year working there: If the decisions there had been more transparent and the colleagues and superiors had dealt with you better, would you have skived less?

Yes, definitely. Then it definitely wouldn't have degenerated like that.

It was easier for me to skive and avoid the situation than to face it. I usually had a guilty conscience when I 'took off' some days here and there. But the feeling when I was at work was even worse than my guilty conscience when I was skiving. After all, I knew that my colleagues had to do my work when I wasn't there. Maybe I would say that my company deserved it. After all, they are responsible for how many clients they take on, so they can control the workload of the employees and the boss should also be concerned about a better working atmosphere in the team. I would say that it had nothing to do with revenge against the colleagues who ignored me. It was rather my own evasion. I also didn't notice that others skived as excessively as I did. Overtime was also paid, or I could take all of it as compensatory time off. Overtime would have been forfeited if I worked more than 100 hours, but that didn't happen to me.

Were you asked why you were 'sick' so often?

Yes, my boss asked me about it once. I just said that I was sick. She didn't ask any further questions.

Working time fraud:

Can you please tell me what you did?

The only thing I did was to go for a smoke at [company A] without clocking out. During that time, the other colleagues had a coffee in the kitchen and didn't have to clock out either. Drinking coffee in the kitchen for five minutes was fine, but for five minutes of smoking I would have had to clock out. I didn't see that happening.

Did other people and their behaviour influence you in this decision, and if so, how?

I simply felt the regulation was unfair. And with the bad working atmosphere at [company A] I desribed; I didn't care. Other colleagues who were smoking with me did not clock out either.

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