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Convenience Triangle in White-Collar Crime: An Empirical Study of Prison Sentences

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ABSTRACT
The theory of convenience suggests that the likelihood of white-collar offenses is dependent on financial motives, organizational opportunities, and personal willingness to commit and conceal financial crime in an occupational setting. The convenience triangle suggests that motives, opportunities, and willingness can reinforce each other to commit and conceal the crime. While developing research hypotheses both for the extent of criminogenity and for interactions in the triangle, this research has failed in identifying empirical sources to test suggested hypotheses. Instead, we derive and interpret data from 408 convicted white-collar offenders into intentions to commit financial crime. Given this transformation of data from court documents and media reports, we find support for all three hypotheses regarding motive, opportunity, and willingness as predictors of white-collar crime intentions.

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Introduction

White-collar crime is a financial crime committed in an organizational setting where offenders have legitimate access to resources to commit and conceal crime (Sutherland 1983). The theory of convenience is suited to define and describe the white-collar crime phenomenon (Chan and Gibbs 2020; Gottschalk 2017; Hansen 2020; Vasiu and Podgor 2019). The theory suggests that white-collar misconduct and crime occur when there is a financial motive benefitting the individual or the organization, an organizational opportunity to commit and conceal the crime, and a personal willingness for deviant behavior (Gottschalk 2019).

The convenience triangle for white-collar crime has similarities with the fraud triangle (Cressey 1972), which suggests three conditions for fraud: (1) incentives and pressures, (2) opportunities, and (3) attitudes and rationalization. However, there are two distinct differences. First, convenience is a relative concept, indicating that offenders have the option of alternative actions to reach their goals that do not represent illegitimate behavior. Second, it is in the organizational setting where offenders have access to resources so that opportunity arises to commit and conceal the crime. While a street criminal tends to hide after an offense, a white-collar criminal tends to stay after having hidden the offense.

To understand white-collar crime from the perspective of convenience requires addressing the fact that people differ in their temporal orientation, including perceived scarcity, the degree to which they value time, and their sensitivity to time related issues. Convenience is the state of being able to proceed with something with little effort or difficulty, avoiding pain and strain (Mai and Olsen 2016). Convenience is savings in time and effort (Farquhar and Rowley 2009), as well as avoidance of pain and obstacles (Higgins 1997). Convenience is a relative concept concerned with the efficiency in time and effort as well as a reduction in pain and solution to problems (Engdahl 2015). Convenience is an advantage in favor of a specific action to the detriment of alternative actions. White-collar offenders choose the most convenient path to reach their goals (Per-Olof .H., Mann, and Hardie 2018).

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Facing strain, greed or other situations, an illegal activity can represent a convenient solution to a problem that the individual or the organization otherwise find difficult or even impossible to solve. Therefore, the desire for convenience varies among people, as there are individual level differences. Some people, who are already strained and face a problem, will essentially choose to solve that problem by engaging in crime. Convenience theory is about solving problems.

This article starts by a review of the literature regarding economical motive, organizational opportunity, and personal willingness to commit white-collar crime. Next, we present theoretical criminogenity and theoretical interactions based on convenience theory and develop research hypotheses accordingly. We present the research method, followed by a statistical analysis of 408 convicted white-collar offenders. In the discussion section, we attempt to apply data from convictions into causal relations from convenience theory.

Economical motive

The financial motive is concerned with the desire for profit that offenders more conveniently achieve in illegal ways. The desire finds its causes in both incentives and pressures, and in possibilities and threats (Onna and Denkers 2019). Possibilities and incentives can emerge in the perspectives of profit-driven crime (Naylor 2003) and goal orientation (Dodge 2009; Jonnergård, Stafsudd, and Elg 2010), as well the American dream (Pratt and Cullen 2005; Schoepfer and Piquero 2006). Threats and pressures can be found in perspectives of strain (Froggio and Agnew 2007; Langton and Piquero 2007; Wood and Alleyne 2010) and fear of falling (Piquero 2012).

An interesting starting point is to look at Maslow's (1943) hierarchy of needs where illegal financial gain can make a difference when climbing in the pyramid. In addition to the hierarchy of needs, a number of factors can cause an economical motive to commit white-collar crime:

- Business ends justify means in goal orientation (Jonnergård, Stafsudd, and Elg 2010)
- Desire to help others as social concern (Agnew 2014)
- Greed where nothing is ever enough (Goldstraw-White 2012)
- Removal of strain and pain (Langton and Piquero 2007)
- Fear of falling from position (Piquero 2012)
- The American dream of prosperity and success (Schoepfer and Piquero 2006)
- Usual way of business in markets with crime forces (Leonard and Weber 1970)
- Need for acclaim as a narcissist (Chatterjee and Pollock 2017)
- Mutual benefits in an exchange relationship (Huang and Knight 2017)
- Restore the perception of equity and equality (Leigh et al. 2010)

In an empirical study in Germany, Cleff, Naderer, and Volkert (2013) identified four motivational factors for white-collar crime. (1) The offender seeks recognition and esteem shown by others. The offender is typically a narcissistic visionary who seeks constant ego stroking from those around. They employ their professional success and money to glorify further their inflated self-image. (2) The offender seeks security and secure livelihood for the family. (3) The offender seeks fulfillment of social norms. (4) The offender suffers from hedonism where the pursuit of pleasure and intrinsic goods are the primary or most important goals of human life. A hedonist strives to maximize pleasure and a luxurious lifestyle.

The strain perspective has become one of the leading theoretical explanations for crime (Langton and Piquero 2007). Strain associated with potential collapse and bankruptcy of an enterprise can trigger tax evasion, corruption, and fraud. The strain perspective argues that a range of factors influence whether individuals cope with strains through crime (Thaxton and Agnew 2018: 888):

> Criminal coping is said to be most likely among those with poor coping skills and resources, little social support, low social control, beliefs favorable to crime, criminal associates, and opportunities for crime.

The strain perspective emphasizes strains and stressors that increase the likelihood of crime, the negative emotions (including anger) resulting from those strains that create pressure for corrective action, and the factors that influence or condition the likelihood of criminal coping (Thaxton and Agnew 2018).

Organizational opportunity

The organizational opportunity is concerned with illegal profit that seem more conveniently achieved in an organizational setting where the offender can enjoy power and influence based on position and trust. Opportunity suggests the ability to commit wrongdoing with the expectation that nobody will detect or report it, and the offender will not be punished (Schnatterly, Gangloff, and Tuschke 2018). Sutherland (1983) specifically focused on emphasizing the respectability of white-collar offenders, stating that persons of the upper socio-economic class commit all kinds of financial crime (Friedrichs, Schoultz, and Jordanoska 2018).

The perspective of principal and agent suggests that when a principal delegates tasks to an agent, the principal is often unable to control what the agent is doing. Agency problems occur when principal and agent have different risk willingness and different preferences, and knowledge asymmetry regarding tasks exists (Bosse and Phillips 2016; Chrisman et al. 2007; Eisenhardt 1985; Pillay and Kluvers 2014; Williams 2008). In addition to the principal-agent perspective, a number of factors can explain organizational opportunity to commit and conceal the financial crime by white-collar offenders:

- Institutional deterioration based on external legitimacy (Rodriguez, Uhlenbruck, and Eden 2005)
- Opportunity creation by entrepreneurship (Ramoglou and Tsang 2016)
- Legitimate access to premises (Benson and Simpson 2015)
- Specialized access in routine activity (Cohen and Felson 1979)
- Inability to control because of social disorganization (Hoffmann 2002)
- Language that people do not understand (Ferraro, Pfeffer, and Sutton 2005)
- Legitimate access to resources (Adler and Kwon 2002)
- Too big to fail, too powerful to jail (Pontell, Black, and Geis 2014)
- Blame game by misleading attribution (Eberly et al. 2011)
- Interference and noise in crime signals (Karim and Siegel 1998)
- Sense-making of actions difficult for outsiders (Weick 1995)
- Costs exceed benefits for whistleblowers (Keil et al. 2010)
- Ethical climate conflict (Victor and Cullen 1988)
- Offender humor distraction (Yam et al. 2018)
- Power inequality (Patel and Cooper 2014)

Some of these factors can interact with each other. For example, principal-agent misfit can interact with institutional pressure as suggested by Aguilera, Judge, and Terjesen (2018). While the principal-agent misfit is an internal contributor to the organizational opportunity structure, institutional pressure is an external contributor. External institutional forces can influence organizational agency to create an improved opportunity structure for convenient white-collar crime.

Some of these factors may seem peculiar. For example, offender humor distraction as suggested by Yam et al. (2018) implies that potential white-collar offenders can influence the organizational opportunity structure by aggressive humor. Aggressive humor is a negatively directed style of humor that an individual carries out at the expense and detriment of one's relationships with others. It can be teasing with a humorous undertone or it can be victimization of the receiver. It can be the opposite of self-irony, where the offender makes jokes about others and make them look ridiculous. The more aggressive an offender's style, the more a sense of humor will signal acceptability of norm violations for the offender. Aggressive humor is a form of hostile behavior.

Personal willingness

Personal willingness for deviant behavior means willingness for individual actions that violate social norms, including formally enacted rules and informal nonconformity (Aguilera, Judge, and Terjesen 2018). The offender may explain the act of wrongdoing as morally justifiable (Schnatterly, Gangloff, and Tuschke 2018). By application of neutralization techniques (Sykes and Matza 1957), white-collar offenders deny responsibility, injury, and victim. They condemn the condemners. They claim appeal to higher loyalties and normality of action (Siponen and Vance 2010).

Some white-collar offenders are narcissists. Narcissists exhibit an unusual trust in themselves, believing that they are uniquely special and entitled to more benefits than are legitimately available to them (Ouimet 2010). A particular version of narcissism is narcissistic identification with the organization, where the offender sees little or no difference between self and the business. Then, company money is personal money that can be spent whatever way the narcissist prefers (Galvin, Lange, and Ashforth 2015).

In addition to the application of neutralization techniques and a personality trait of narcissism, a number of factors can cause personal willingness for deviant behavior to commit white-collar crime:

- Behavioral reinforcement of deviance over time (Benartzi et al. 2017)
- Professional deviant identity (Obodaru 2017)
- Undesirable impulses in self-regulation (Mawritz et al. 2017)
- Reputation adaption to individual labels (Bernburg, Krohn, and Rivera 2006)
- Learning from others by differential association (Sutherland 1983)
- Perception of benefits exceeding costs as rational choice (Pratt and Cullen 2005)
- Lack of self-control (Gottfredson and Hirschi 1990)
- No risk of detection perceived and thus no deterrence effect (Comey 2009)
- Action according to authority as obedience (Baird and Zelin 2009)
- Negative life events occurring (Engdahl 2015)
- Sliding on the slippery slope (Welsh et al. 2014)
- Acceptable for the elite from social conflict (Petrocelli, Piquero, and Smith 2003)
- Work-related stress self-determined (Olafsen et al. 2017)
- Social ties dwindle with age (Sampson and Laub 1993)
- Sensation seeking to experience adventure (Craig and Piquero 2017)

When there is no perceived likelihood of detection, then there is no deterrence effect to prevent offenses (Comey 2009). If there is a certain perceived likelihood, then willingness might depend on the perceived consequences. For potential white-collar offenders, it can be frightening to think of the time in jail or prison. Research has shown that some white-collar offenders suffer from special sensitivity in prison, while others have special resilience in prison (Logan et al. 2019).

Deviant actions by followers can be the consequence of obedience (Baird and Zelin 2009), where obedience is a voluntary or not so voluntary behavior among followers to obey their leaders. Executive followers' belief in their leaders' behavior as morally right make followers experience shame and guilt when they fail to support their leaders' actions (Fehr, Yam, and Dang 2015). Executives may use language that followers not necessarily understand – however nevertheless they trust executive messages (Ferraro, Pfeffer, and Sutton 2005). Obedience is not so voluntary in cases of abusive supervision, where subordinates perceive that supervisors engage in a sustained display of hostile verbal and non-verbal behaviors (Mawritz et al. 2017).

Lack of self-control is a frequent explanation for executive deviance and crime in general (Gottfredson and Hirschi 1990). While many might be tempted, only those lacking self-control will actually do it. Self-regulation monitors self-control, where self-regulation represents a process of using self-regulatory resources to control undesirable impulses and override subsequent behavioral responses. As argued by Mawritz et al. (2017), individuals possess varying and limited self-regulatory resources that inhibit responses that may arise from physiological processes, habit, learning, or the strain of the situation. When resources that regulate self-control are depleted, individuals struggle to constrain their urges and engage in behavior almost unwittingly, using quick, thoughtless responses. They move down the slippery slope from the right side of the law to the wrong side of the law (Arjoon 2008). Self-control processes deplete self-regulatory resources and impair one's ability to control subsequent inappropriate responses.

Personal willingness can be a dynamic phenomenon that develops over time. Cleff, Naderer, and Volkert (2013: 149) define six phases for such a development:

> In the first phase, the delinquents initially try to achieve their professional and private goals through legally acceptable means. In the second phase, they realise that they have not accomplished what they set out to do while remaining within the law: the anticipated success and strived-for satisfaction of perceived needs fail to materialise, paving the way for negative emotions such as the fear of failure or loss, or even anxiety about their livelihood. On a search for solutions for these problems, the individual begins to sound out areas at the margins of legality during the third phase – and to consider even illegal means for achieving his ends. If he now meets with success, his criminal behaviour has been positively confirmed and reinforced: the fourth phase. This feeds the desire for further success, overriding the fear of possible repercussions and ultimately culminating in the fifth phase: the "point of no return". In this situation, the offender's "personal sense of right and wrong" is adapted to fit his own criminal behaviour, enabling him to continue to rationalise his actions to himself. Those affected increasingly lose touch with reality, becoming entangled more and more deeply in illegal actions that preclude any turning back to the state of affairs before the crime. With the discovery of the deed, the sixth phase then begins – the shock of reality.

We reviewed a number of factors under motive, opportunity, and willingness, respectively. Depending on the interpretation of each factor, some factors may fit to other dimensions or several dimensions at the same time. For example, aggressive leader humor expands the organizational opportunity for white-collar crime, but it also influences the willingness of victims of such humor (Yam et al. 2018: 349):

> The more aggressive a leader's style, the more a sense of humor will signal acceptability of norm violations, which will be positively associated with deviance.

Aggressive humor refers to a specific style of humor aimed at teasing or ridiculing. It may include sarcasm humorously to convey disapproving information to followers. Aggressive humor may signal to followers that the accepted social norm of being respectful toward others is not important. It signals that violating norms of human decency is acceptable.

Theoretical criminogenity

Criminogenity is the tendency to commit crime. The tendency can be high or low, depending on a number of factors. According to the theory of convenience, the tendency to commit white-collar crime is dependent on financial motive, organizational opportunity, and personal willingness. When a financial motive becomes stronger, when an organizational opportunity to commit and conceal financial crime becomes more attractive, and when the personal willingness for deviant behavior increases, then the tendency for white-collar crime will increase. Figure 1 illustrates motive, opportunity, and willingness as criminogenic factors in the theory of convenience.

Incentives and pressures for financial gain represent the motive to exploit possibilities and avoid threats. Compensation structure and firm performance can represent internal forces. Compensation structure can drive executives to misbehavior because of the incentive and pressure it applies. When it is an incentive, the pressure constitutes greed. Organizational characteristics can increase pressure such that executives believe they must engage in wrongdoing. Pressure to engage in wrongdoing can originate from forces outside of the organization, such as competition and active investors (Schnatterly, Gangloff, and Tuschke 2018). We listed other factors above.

Individuals' ability to commit wrongdoing depends on their opportunities, which can be a reflection of individual power, organizational resources, and organizational structure and controls. The more power an individual has, the more opportunity there is to misbehave by overruling or ignoring others.

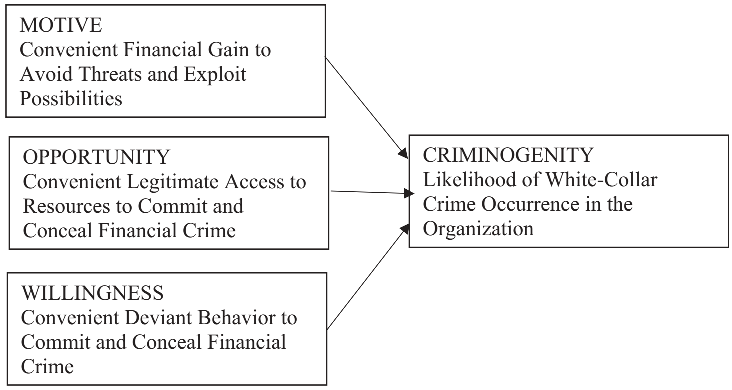

Figure 1. Dimensions influencing criminogenity in convenience theory.

External forces that provide an opportunity to commit or facilitate wrongdoing include industry cultures and norms (Schnatterly, Gangloff, and Tuschke 2018). We listed other factors above.

The personal willingness can come from deviant cultures. A focus on risk-taking increases the scope of potential results, while at the same time allowing for more freedom with regard to means (including wrongful means) to reach desired goals (Schnatterly, Gangloff, and Tuschke 2018). We listed other factors above.

Based on the research model in Figure 1, we can formulate three research hypotheses:

Hypothesis 1. The stronger motive for illegal financial gain, the more likely white-collar crime will occur.

Hypothesis 2. The greater organizational opportunity for access to resources to commit and conceal financial crime, the more likely white-collar crime will occur.

Hypothesis 3. The higher personal willingness for deviant behavior, the more likely white-collar crime will occur.

The theory of convenience suggests that motive, opportunity and willingness are the underlying factors for criminal behavior among white-collar offenders. Considered together as illustrated in Figure 1, these factors comprise a criminogenity specter that influence the likelihood of law violations. We do not expect that the model in the figure can provide forecast information on which criminals one can catch before they commit crime, but we do expect that the model can provide insights into actions that might reduce the likelihood of white-collar crime occurrences. In particular, actions that can reduce organizational opportunity are quite evident to derive from convenience theory.

In line with the reasoning presented by Steden et al. (2013), the assumption is that criminogenic factors underlie offenses committed by criminals and their deviant acts. Their reasoning is that once criminogenic factors emerge from research, it becomes feasible to counter the risk of crime. They further assume that the probability of crime increases as the intensity of criminogenic factors grow.

An interesting question is whether all three dimensions (motive, opportunity, and willingness) are equally important for white-collar crime to occur. Without an opportunity, no crime can occur. Without a motive and a willingness, crime can nevertheless occur. The relative importance of the dimensions can vary with the situation, both for the individual and the organization.

Schnatterly, Gangloff, and Tuschke (2018) make a distinction between internal forces and external forces. Internal motivational factors might be compensation, aspirations, and board expectations. External motivational factors might be competition, relative performance, and investor expectations.

Internal opportunity factors might be individual power, organizational complexity, and formal organizational controls and audits. External opportunity factors might be industry culture and norms, industry complexity, and macroeconomic factors. Internal willingness factors might be firm culture, control misalignment, and social structures. External willingness factors might be industry culture and norms, and globalization.

Theoretical interactions

The theory of convenience suggests causal interactions between dimensions. Figure 2 illustrates the convenience triangle for white-collar crime where dimensions link to each other as criminogenic factors.

Figure 3 illustrates that there are three constructs and six relationships in the triangle. Each relationship represents a causal effect from one construct on the other construct.

Based on the research model in Figure 3, we can formulate the following six research hypotheses. The first hypothesis is concerned with opportunity expansion resulting from a stronger desire for illegal profit to cover personal or organizational needs. Potential offenders have access to resources for opportunity expansion. Over time, an offender can expand opportunities for white-collar crime. Earlier research has emphasized that opportunity is dependent on the social capital available to the criminal, as well as the structure and quality of social ties in hierarchical and transactional relationships that shape opportunity structures (e.g., Adler and Kwon 2002; Pontell, Black, and Geis 2014). In a dynamic perspective, a potential offender can improve the organizational convenience of white-collar crime.

Hypothesis 1. A stronger motive for illegal financial gain will cause a greater organizational opportunity for access to resources to commit and conceal financial crime.

A historic case supporting this hypothesis is Bernard Ebbers at WorldCom. Ebbers was the chief executive officer at WorldCom. He had built and developed the company into a major telecom enterprise. At the same time, he had accumulated personal wealth by acquiring more and more properties privately. He had to finance some of his purchases by bank loans, and he provided security for those loans by depositing shares in WorldCom. When the share price fell, the value of the security fell. Therefore, he had to make sure that something happened in the organizational dimension to stabilize the share price. Ebbers' personal greed in the economical dimension caused him to instruct deviance in the organizational dimension (Wagner 2011: 978):

> To answer why Bernard Ebbers did this, one must take a look at his personal finances. Bernard Ebbers was extremely wealthy by the time WorldCom began to experience difficulties in 2000. Unfortunately for Ebbers (and ultimately for WorldCom shareholders), his desires exceeded his income. Ebbers' purchases included an enormous ranch, timber lands, and a yacht-building company, and his loans totaled over $400 million. To secure these loans, he used millions of shares of WorldCom stock as collateral. Any time the price of WorldCom stock went down he needed more cash or assets to maintain his collateral. At one of WorldCom's financial meetings, Ebbers told his employees that his 'lifeblood

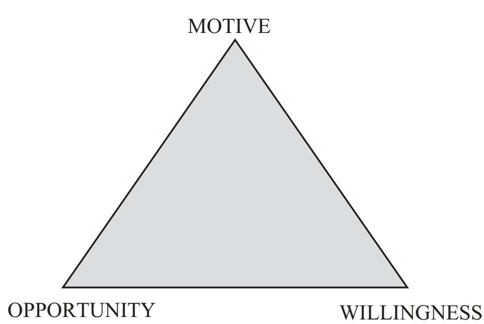

Figure 2. Convenience triangle in white-collar crime.

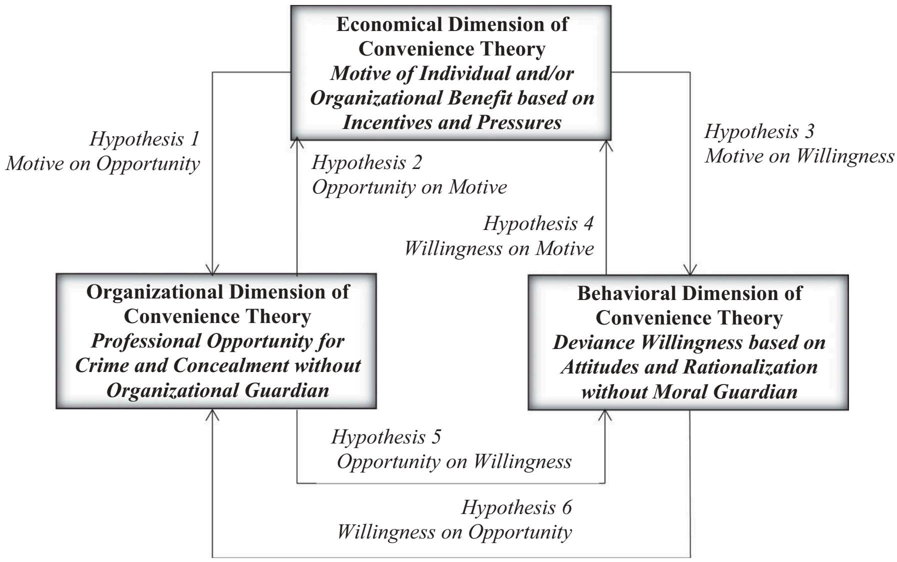

Figure 3. Hypothetical links between constructs in the triangle of convenience.

> was in the stock of the company' and that if the price fell below approximately $12 per share, he would be wiped out financially by margin calls. Bernard Ebbers could not allow WorldCom's stock price to fall even if it was realistically inevitable that this would eventually occur. As Judge Winter stated, '[t]he methods used were specifically intended to create a false picture of profitability even for professional analysts that, in Ebbers' case, was motivated by his personal financial circumstances.

The second hypothesis is concerned with greed expansion resulting from emerging ample organizational opportunity for financial crime. A greater organizational opportunity can occur from institutional deterioration over time (Pillay and Kluvers 2014) that often accelerates because of social disorganization (Hoffmann 2002). The organizational guardian disappears (Benson and Simpson 2015). The temptation from perceived new opportunities increases. Greed can grow when the organization does not have an adequate reaction. Goldstraw-White (2012) defines greed as socially constructed needs and desires that can never be completely covered or contended. Greed can be a very strong quest to get more and more of something, and there is a strong preference to maximize wealth.

Hypothesis 2. A greater organizational opportunity for access to resources to commit and conceal financial crime will cause a stronger motive for illegal financial gain.

The third hypothesis is concerned with willingness expansion resulting from a stronger desire for profits to cover personal or organizational needs. For example, procurement officers in a public office can be an attractive target for vendors who are willing to bribe officials. When officials have a stronger desire for a bribe, then their willingness to accept a bribe will increase, and corruption is more likely to occur. Generally, a stronger motive leads to higher willingness based on rational choice. The economic model of rational self-interest is all about weighing up the pros and cons of alternative courses of action. When the desire increases, then the benefits in the rational benefit-cost comparison increase, which in turn influences willingness. Rational choice theory simply states that when benefits exceed costs, we would all do it (Pratt and Cullen 2005).

Hypothesis 3. A stronger motive for illegal financial gain will cause a higher personal willingness for deviant behavior.

Hypothesis 4 is concerned with motive expansion resulting from a higher willingness for deviant behavior. For example, narcissistic organizational identification by some CEOs is one of the several perspectives on potential criminal behavior (Galvin, Lange, and Ashforth 2015). If a CEO says and believes in the statement – "I am the company" – then the organization can be up for trouble. Narcissism here means seeing oneself as central to the organization's identity. It is a self-centered form of organizational identification. The CEO may lose his or her independent sense of self and engage in questionable behaviors. Narcissistic organizational identification implies the domination of individual identity over organizational identity. CEOs with narcissistic organizational identification feel a strong affinity for their organizations' identities but as an expression of themselves. Removing the separation between the individual and the organization can cause the CEO to think of company money as personal money . Galvin, Lange, and Ashforth (2015: 163) found that:

> It is not uncommon to learn of individuals in positions of power and responsibility, especially CEOs, who exploit and undermine their organizations for personal gain. A circumstance not well explained in the literature, however, is that some of those individuals may highly identify with their organizations, meaning that they see little difference between their identity and the organization's identity – between their interests and the organization's interest. This presents a paradox, because organizational identification typically is not noted for its adverse consequences on the organization.

A typical example is family-owned businesses where family members' greed can increase resulting from higher willingness derived from the ownership (Patel and Cooper 2014).

Hypothesis 4. A higher personal willingness for deviant behavior will cause a stronger motive for illegal financial gain.

Hypothesis 5 is concerned with willingness expansion resulting from emerging ample organizational opportunity for financial crime. As the institution deteriorates, social disorganization occurs, or other events happen that represent a greater organizational opportunity for access to resources to commit and conceal financial crime, it becomes much more convenient for a potential offender to apply neutralization techniques (Kaptein and van Helvoort 2019; Sykes and Matza 1957). For example, the blame game in such organizational settings can imply that an offender easily might disclaim responsibility for crime (Lee and Robinson 2000). Furthermore, an offender can claim normality of action, as several others have entered into deviant behavior in the organization.

Hypothesis 5. A greater organizational opportunity for access to resources to commit and conceal financial crime will cause a higher personal willingness for deviant behavior.

The final hypothesis 6 is concerned with opportunity expansion resulting from a stronger willingness for deviant behavior. For example, when a potential offender's self-control deteriorates over time, then willingness for deviant behavior increases. Higher willingness for deviant behavior can create opportunity expansion over time. Potential offenders have often access to resources for opportunity expansion. In a dynamic perspective, an offender can improve the organizational convenience for financial crime (Schnatterly, Gangloff, and Tuschke 2018). For example, by taking on a personal project of selling some business activities for the organization, the offender can make sure that he or she is alone in handling the case. When making sure that nobody else is involved, some of the income can be diverged to private accounts.

Hypothesis 6. A higher personal willingness for deviant behavior will cause a greater organizational opportunity for access to resources to commit and conceal financial crime.

Research method

The collection of our Norwegian sample of white-collar offenders applied the original definition and characteristics of white-collar crime. Sutherland (1983) defined white-collar crime as a crime committed by a person of respectability and high social status in the course of his occupation. This definition is a well-known and influential example of what we call the offender-based approach to defining white-collar crime. The definition emphasizes that white-collar crime is a financial crime by privileged individuals in society who abuse their legitimate access to resources to violate laws (Benson and Simpson 2015; Schoepfer and Piquero 2006). White-collar crime is a financial crime committed by privileged individuals in a professional context where offenders have legitimate access to resources based on power and trust (Sutherland 1983).

In line with the theory of convenience, crime can be a convenient option when alternative actions are associated with more time and effort, and more strain and pain.

Privileged offenders know that they can conveniently obtain illegal profit in an organizational setting where the offenders can enjoy power and influence based on position and trust. The organizational dimension sets white-collar criminals apart from other financial criminals. White-collar crime can be distinguished from ordinary crime ("street crime") based on the status of the offenders, their access to legitimate occupations, the common presence of an organizational form, and the extent of the costs and harmfulness of such crime. Sutherland (1983) specifically focused on emphasizing the respectability of white-collar offenders, stating that persons of the upper socio-economic class commit all kinds of financial crime. The ability of white-collar offenders to commit crime relates directly to their privileged position in the social structure, and their orientation to legitimate and respectable careers (Friedrichs, Schoultz, and Jordanoska 2018).

In addition to the criteria above, our sample is limited to white-collar offenders who appeared in the media before, during, or after their trials. We find this limitation relevant and in accordance with the original definition by Sutherland (1983), while at the same time noting that offenders are only exposed in the press to the extent that they are sensational and possibly revealed and discovered by the press itself. As pointed out by Piquero (2018), national statistics do not provide relevant figures for our offender group.

Our sample thus has the following characteristics as applied by newspapers when presenting news: famous individuals, famous companies, surprising stories, important events, substantial consequences, matters of principles, and significant public interest. The two main financial newspapers in Norway are *Dagens Næringsliv* and *Finansavisen*, both of which are conservative-leaning business newspapers. In addition, the business-friendly national daily newspaper *Aftenposten* regularly reports news of white-collar criminals. Left-wing newspapers such as *Klassekampen* very seldom cover specific white-collar criminal cases, although generally report on white-collar crime.

We studied *Dagens Næringsliv, Finansavisen, Aftenposten*, and *Klassekampen* on a daily basis for 6 years from 2009 to 2015. Every edition of these four newspapers we studied on a daily basis to identify stories reporting on white-collar crime cases and the people involved in them. We defined a person as a white-collar criminal if the following three conditions were satisfied. First, he or she committed an offense in a deliberate and purposeful manner as part of professional activity linked to regular business activities and using nonphysical means. Second, the offense involved large sums of money or large losses for others. Third, the media covered the offender's case and described the offender as being successful and having a high social status and a position of some power and access to organizational resources. In short, our approach to defining white-collar crime is consistent with Sutherland's (1983) offender-based definition. We identified a person as a white-collar criminal if the person satisfied the general criteria mentioned above, and if the person received a verdict in court to imprisonment. Examples of newspaper accounts include Dugstad (2010), Haakaas (2011), and Kleppe (2012).

The total number of white-collar criminals was 408 reported during those years from 2009 to 2015. We carried out verification of facts in newspaper accounts by obtaining court documents. After registering newspaper accounts as an important indication of white-collar offenders, we compared the contents of newspaper articles and corrected our notes by court sentences, which typically range from five to fifty pages in Norwegian district courts, courts of appeal, and the Supreme Court.

We were not able to collect data to test our original hypotheses above, where we had three hypotheses to predict criminogenity, and six hypotheses linking concepts in the convenience triangle. The presentation of the hypotheses served as an introduction and as an option for future research if any researchers in the future can come up with a way of testing them empirically. The challenge is of course to find a sample of individuals who have not committed crime, but at the same time have a varying extent of tendency potentially to commit white-collar crime.

For our current research, we were only able to retrieve data regarding offender characteristics and offense characteristics:

(1) Gender (male/female)
(2) Age when committing crime
(3) Age when final conviction in court
(4) Prison sentence (number of years)
(5) Court level (district court/court of appeals/supreme court)
(6) Crime amount (money value of financial crime)
(7) Number of persons involved in each criminal case
(8) Crime category (fraud/theft/manipulation/corruption)
(9) White-collar level (low/medium/high-level member of elite in society)
(10) Personal income according to IRS
(11) Personal tax paid according to IRS
(12) Personal wealth according to IRS
(13) Organizational revenue where offender worked
(14) Organizational members where offender worked
(15) Sector (private/public)
(16) Victim (employer/bank/tax authority/customer/shareholder/other)
(17) Detection (media/victim/bankruptcy lawyer/tax authority/bank/police/auditor/internal control/stock exchange/other)
(18) Crime beneficiary (corporate/occupational crime)
(19) Criminal role (leader/follower)
(20) Criminal situation (criminal apple/barrel)
(21) Criminal group (entrepreneur/corporate criminal/criminal follower/female criminal)
(22) Defense lawyer fame (number of hits in business newspaper)
(23) Defense lawyer age
(24) Defense lawyer income

Research results

Out of twenty-four items registered in our database, we selected eleven items that represent scales applicable to statistical analysis. Table 1 presents descriptive statistics for our sample of 408 convicted white-collar criminals in Norway. The average age when convicted was 49 years. The average prison sentence was 2.3 years. Most criminal cases found their final sentences in district courts. The amount of money involved in crime was 44 million Norwegian kroner, which is about 5 million US dollars. There were on average 3.8 persons convicted in each white-collar crime case. There were just as many from low level and high level among the convicts. The convicts income, tax, and wealth as reported by the Norwegian tax authorities were quite normal, but a few convicts were very wealthy. Convicts were associated with both small and large organizations.

Table 2 presents correlation coefficients for our set of items. Offender age when convicted is significantly correlated with crime amount, elite level (negative), personal income, personal tax paid,

Table 1. Descriptive statistics for 408 convicted white-collar criminals in Norway.

Item	Mean	Minimum	Maximum	Std. deviation
Age when convicted	49 years	25 years	77 years	11 years
Prison sentence	2.3 years	.04 years	9 years	1.8 years
Court level	1.5	1	3	.6
Crime amount	44 million	1 million	1 200 million	146 million
Convicted persons	3.8 persons	1 person	15 persons	3.2 persons
White-collar level	2.0	1	3	.7
Personal income	446 406	0	14 000 000	1 070 426
Personal tax	206 736	0	7 000 000	522 570
Personal wealth	2 760 702	0	159 000 000	12 808 590
Revenue of organization	321 million	0	9 000 million	990 million
Employees in organization	210 persons	0	8 000 persons	861 persons

Table 2. Correlation coefficients for items regarding white-collar criminals.

	Age	Prison	Court	Amount	Persons	Level	Income	Tax	Wealth	Revenue	People
Age	1	.1*	.1**	.2**	−.1	−.3**	.1**	.1**	.1	.2**	.2**
Prison		1	.1*	.2**	.1*	−.1*	−.0	−.0	.1	.0	−.0
Court			1	.2**	−.0	−.2**	−.0	−.0	.0	−.0	−.1
Amount				1	.0	−.1*	−.0	−.0	.0	.1	.0
Persons					1	.1**	−.0	−.0	−.0	−.0	−.0
Level						1	−.2**	−.2*	−.2**	−.2**	−.2**
Income							1	.9**	.2**	.5**	.5**
Tax								1	.5**	.5**	.5**
Wealth									1	.1**	.1*
Revenue										1	.9**
People											1

and the size of the organization measured in revenue and employees. The prison sentence is correlated with crime amount and number of persons convicted in the case.

We now apply ten out of eleven items as potential predictors of the eleventh item, which is the prison sentence in terms of incarceration length. Our regression model shows that the set of ten items are significant predictors of prison length with an adjusted R square of .09 and a statistical significance of .000 in the ANOVA calculation. Table 3 lists coefficients for all ten items.

It is interesting to note that among ten items, three items are significant determinants of prison sentence. The most significant predictor is crime amount, where a larger amount of money involved in financial crime leads to a longer incarceration period. In addition, offenses in larger organizations measured in revenue and employees can cause a longer incarceration period.

Discussion

While our research hypotheses were concerned with varying intentions to commit white-collar crime, our empirical study was concerned with actual white-collar offenses. Bridging the two topics is not easy. We would like to derive from the empirical study some insights regarding financial motive, organizational opportunity, personal willingness, and tendency to commit crime.

In terms of financial motive, it is relevant to note in Table 2 that crime amount and age have a positive and significant correlation coefficient, while crime amount and elite level have a negative and significant correlation coefficient. We can thus suggest that the motive increases with age and with reduced level of influence. While certainly not obvious, we can claim that amount, age and level represent willingness that influences criminogenity in Figure 1.

In terms of organizational opportunity, we expect an opposite effect of white-collar level, where individuals at higher levels have more opportunity to commit and conceal financial crime. We may also suggest that organizational opportunity increases with the size of the organization in terms of revenue and employees. However, again this kind of substitution of items into a causal relationship is

Table 3. Regression analysis with prison sentence as the dependent variable.

	Error	Beta		t-value	Significance
(Constant)	1.594	.586		2.722	.007
Age	.006	.009	.036	.696	.487
Court level	.197	.144	.068	1.373	.171
Amount	.002	.001	.198	3.984	.000
Persons	.062	.028	.108	2.226	.027
Elite level	−.159	.131	−.064	−1.213	.226
Income	−3.541E-7	.000	−.209	−.658	.511
Tax	4.631E-7	.000	.134	.366	.715
Wealth	5.999E-9	.000	.042	.382	.703
Revenue	.001	.000	.500	2.619	.009
Employees	−.001	.000	−.484	−2.551	.011

indeed questionable. Nevertheless, we can claim that level, revenue, and employees represent organizational opportunity that influences criminogenity in Figure 1.

In terms of personal willingness, we can argue that either poor members of the elite are more eager or we can argue that rich members of the elite are greedier. We can also argue that when there are more persons participating in the crime, the individual willingness will increase. We thus can claim that personal income, personal wealth as well as the number of convicted persons represent an individual opportunity that influences criminogenity in Figure 1.

Finally, we need to select item(s) that can represent the tendency to commit white-collar crime, which is our criminogenity. One idea is to let prison sentence represent criminogenity, where the tendency might seem stronger the longer incarceration that the court passed on the offender.

Again, this is speculative, but an approach to testing the research model in Figure 1. Table 3 provides us with some answers given all our assumptions:

Hypothesis 1: Financial motive (amount, age, and level) is a significant predictor of the tendency to commit white-collar crime (criminogenity), where the crime amount is the significant item.

Hypothesis 2: Organizational opportunity (level, revenue, and employees) is a significant predictor of the tendency to commit white-collar crime (criminogenity), where both organizational revenue and number of employees as indicators of organization size are significant items.

Hypothesis 3: Personal willingness (income, wealth, and participants) is a significant predictor of the tendency to commit white-collar crime (criminogenity), where the number of persons involved in each criminal case is a significant item.

We find support for all three hypotheses in the research model in Figure 1. We do not attempt at this stage to transform the research model in Figure 3 with six hypotheses into items that we can apply from our data set. Rather, we are hopeful that future researchers can find a way of empirical study of intentions to commit crime based on convenience theory.

Conclusion

Convenience is a key concept to understand the white-collar crime phenomenon. Executives and other offenders in the elite in society may choose illegal means to reach their objectives in terms of fraud, corruption, embezzlement, and other forms of financial crime. We have conceptualized their intentions or tendency to commit and conceal crime in terms of criminogenity in this article by two research models and associated hypotheses, but empirical data on offender tendencies are hard to collect. Therefore, we used data from a sample of convicted white-collar criminals to establish statistical relationships where motive, opportunity, and willingness as significant predictors of crime. We hope that future research can identify and explore data sources that more directly can test causal relations as well as interactions as suggested by the convenience triangle. If relevant data are obtainable, then a structural equation model might be developed to integrate both causality and interaction effects as suggested by the theory of convenience.

Notes on contributor

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