Introduction

This book summarizes the theoretical knowledge on the important subject of white-collar crime and offers a novel theoretical perspective of convenience as introduced in earlier books (Gottschalk, 2016, 2017). Despite eight decades of research on white-collar crime and criminals, our accumulated knowledge of its occurrence is still limited. In this book, our accumulated knowledge is described from the perspective of convenience. Convenience in white-collar crime relates to savings in time and effort by privileged and trusted individuals in reaching goals, exploring and exploiting opportunities, avoiding collapse and pain, and in illegally benefiting individuals and organizations.

In an empirical study of white-collar crime by Bucy et al. (2008), they found that typical white-collar criminals might be characterized as people who are intelligent, arrogant, cunning, successful, greedy, willing to take risks, aggressive, narcissistic, determined, and charismatic. This is in line with the eight personality characteristics that fuel white-collar criminal activity:

1. Need for control  
2. Tendency to bullying  
3. Being charismatic  
4. Having a fear of failing  
5. Possessing company ambition  
6. Lacking integrity  
7. Having narcissism  
8. Lacking social conscience.

Ever since Sutherland presented his thoughts before World War II and later documented his theory in his book *White-Collar Crime* (Sutherland, 1949), a number of researchers have contributed to our understanding of white-collar crime occurrence. This book summarizes the current status of our knowledge about white-collar crime from the perspective of convenience. Convenience is introduced as an organizing concept in this book. A number of well-known theories from criminology, sociology, and other disciplines are organized under the umbrella term of convenience theory.
Since Sutherland (1939) coined the term “white-collar crime”, researchers have struggled to understand and explain why some members of the elite in society abuse their privileged positions and trust from others to commit financial crime. Among the explanations we find opportunity and greed, lack of self-control, and neutralization of guilt. In this book, we build on the concept of convenience to explain white-collar crime occurrence.

This book presents research on convenience theory, which suggests that there are three dimensions that lead to white-collar crime: financial desire, organizational opportunity, and deviant behavior. These three dimensions influence each other, and a set of six relationships between the three dimensions are explored in this book.

Convenience theory suggests that financial crime is a convenient option for top executives and others in the elite in society when there are major challenges or great possibilities for personal or organizational profits. Rather than giving up on a contract in a corrupt country, a bribe may be a convenient option to get the contract anyway. Rather than going bankrupt, bank fraud may be a convenient option to try to save the business. Rather than giving up the desire to own a house in a rich neighborhood, embezzlement at work may be a convenient option to realize the dream.

Hopefully this book is helpful to academic researchers and students interested in white-collar crime and crime in general. Also, practitioners belong to the target group for this book, including government officials interested in and responsible for reducing crime levels. This book is also aimed at an audience that works with informality (shadow, informal, gray economy and its components). It might also be useful for a wider audience in entrepreneurship, business management areas, and beyond.

Just like the concept of white-collar crime is continuously debated, so is the concept of theory. Two decades ago, there was an important debate about what theory is and what it is not, where the main contributors were DiMaggio (1995), Sutton and Staw (1995), and Weick (1995). Sutton and Staw (1995: 378) define theory in the following way:

Theory is about the connections among phenomena, a story about why acts, events, structure, and thoughts occur. Theory emphasizes the nature of causal relationships, identifying what comes first as well as the timing of such events. Strong theory, in our view, probes underlying processes so as to understand the systematic reasons for a particular occurrence or nonoccurrence. It often burrows deeply into microprocesses, laterally into neighboring concepts, or in an upward direction, tying itself to broader social phenomena. It usually is laced with a set of convincing and logically interconnected arguments. It can have implications that we have not seen with our naked (or theoretically unassisted) eye. It may have implications that run counter to our common sense.
Theory acts as an educational device that creates insights into criminal phenomena (Colquitt and Zapata-Phelan, 2007: 1282):

A theory might be a prediction or explanation, a set of interrelated constructs, definitions, and propositions that presents a systematic view of phenomena by specifying relations among variables, with the purpose of explaining natural phenomena. The systematic view might be an argument, a discussion, or a rationale, and it helps to explain or predict phenomena that occur in the world. Some define theory in terms of relationships between independent and dependent variables, where theory is a collection of assertions, both verbal and symbolic, that identifies what variables are important and for what reasons, and that specifies how they are interrelated and why. It identifies the conditions under which variables should be related or not related. Other scholars have defined theory in terms of narratives and accounts.

Corley and Gioia (2011: 12) provide a shorter definition of theory:

Theory is a statement of concepts and their interrelationships that shows how and/or why a phenomenon occurs.

Various disciplines such as criminology, sociology, psychology, strategy, marketing, and management have developed a number of theories with the aim of explaining how and why individuals involve themselves in crime, and how they get involved in crime. Some of the theories are individualistic and look at risk factors in personality traits and family conditions (Listwan et al., 2010). Other theories emphasize ideology and culture, which represent the environment in terms of economy, society, and structures.

Sociological theories of white-collar crime, for example, postulate that managers who commit economic offenses live in a social setting, that is, culture, in which a very high value is placed on material success and individual wealth. Both economic theories and sociological theories are of the opinion that striving for wealth and enjoyment in some way contributes to economic crime committed by managers (Blickle et al., 2006).

It is difficult to overstate the importance of theory to understanding prevention of white-collar crime. Theory allows analysts to understand and predict outcomes on the basis of probability (Colquitt and Zapata-Phelan, 2007). Theory also allows analysts to describe and explain a process or sequence of events. Theory prevents analysts from being bewildered by the complexity of the real world by providing a linguistic tool for organizing a coherent understanding of the real world.

Theory acts as an educational tool, which can be used to develop insights into criminal phenomena such as financial crime in general and white-collar crime in particular. A theory is an undocumented explanation of a phenomenon or relationship. The opposite of theory is not practice.
The opposite of theory is empirical findings. Both theory and empirical study are concerned with practice but while theory presents thoughts about practice, empirical study presents facts about practice.

In this book we apply the following definition of theory as summarized by Løkke and Sørensen (2014): a series of logical arguments that specifies a set of relationships among concepts. Specifically, we first introduce the main concept of convenience and describe convenience orientation. Next, we introduce three concepts as dimensions in convenience theory: desire for profit caused by threats and possibilities, organizational opportunity to commit and conceal crime, and personal willingness for deviant behavior. Finally, a set of relationships are introduced to link motive, opportunity, and willingness. Convenience theory suggests that there are mutual influences among all three concepts. For example, greater opportunity can lead to greater willingness, and greater willingness can lead to greater opportunity. The purpose of convenience theory is to explain why and how white-collar crime occurs.