



WHITE-COLLAR CRIMINALS AND ORGANIZED CRIME IN AMERICA:
DEFINING THE RELATIONSHIP AND THE IMPACT ON SOCIETY

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Approval of the Thesis

WHITE-COLLAR CRIMINALS AND ORGANIZED CRIME IN AMERICA: DEFINING THE RELATIONSHIP AND THE IMPACT ON SOCIETY

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Abstract

WHITE-COLLAR CRIMINALS AND ORGANIZED CRIME IN AMERICA: DEFINING THE RELATIONSHIP AND THE IMPACT ON SOCIETY

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This study examines the relationships between white-collar criminals, who operate as enablers for organized crime groups. Also, it focuses on identifying the causal factors and motivations that lead white-collar enablers into relationships with dangerous criminal organizations. It was essential to investigate the consequences of these criminal scenarios for third parties and how these relationships impact society. Lastly, it was also critical to determine what frameworks are necessary to mitigate or control any adverse effects of these associations by these two groups of criminals. To better understand these phenomena, the study applied the qualitative approach, used semi-structured interviews involving 20 participants, and conducted a literature review of previous studies concerning the two criminal groups. Although limited by the number of interviewees for the research, the preliminary findings show a credible nexus between white-collar enablers and organized crime and major predicate crimes and money-laundering scenarios. The findings also revealed causal factors to white-collar enabler motivations linked to psychological, organizational, and situational contributors. The results also showed significant adverse effects on society because of these criminal associations and that mechanisms in place to mitigate the effects of the crimes were minimally successful because countermeasures were compromised due to corporate insider behaviors and governmental failures, which minimized the effectiveness of their anti-crime measures. We concluded in this study that the aims of the research questions were answered in the data analysis and results. This study provides a groundbreaking foundation upon which future studies can build.

Declaration

I declare this thesis has been composed solely by myself and has not been submitted, in whole or in part, in any previous application for a degree. Except where stated otherwise by reference or acknowledgment, the work is entirely my own.

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List of Abbreviations

ACFE –Association of Certified Fraud Examiners

AML - Anti-money laundering law

BAU - Behavioral Analysis Unit (FBI)

CFA - Company Formation Agents

DPA - Deferred Prosecution Agreements (U.S. Attorney General)

DEA –U.S. Drug Enforcement Administration

DOJ – U.S. Department of Justice

FBI – Federal Bureau of Investigation

FINCEN – Financial Crime Enforcement Network (U.S. Treasury)

GACOC – Global Agenda Council of Organized Crime

GST – General Strain Theory

GT - Grounded Theory

IRS – Internal Revenue Service (U.S. Treasury)

MOU – Memorandum of Understanding

NPA – Non-prosecution Agreements (U.S. Attorney General)

SAR – Suspicious Activities Report

SME – Subject Matter Expert

TCSP – Trust and Company Service Provider

TJN – Tax Justice Network

TRAC – Transactional Records Access Clearinghouse (Syracuse University)

UNODC – United Nations Office of Drugs and Crime

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CHAPTER 1

Introduction:

This study focuses on the phenomena of the white-collar criminals involved with organized crime in the United States of America. The investigation seeks to explore and define the relationships between white-collar and organized crime to determine causal factors that motivate white-collar offenders, determine the overall impact this type of criminality has on society, and explore mitigation methods. It has become common knowledge in American Society, that white-collar criminals working as professional enablers, independently or as part of a corporate entity for organized crime, operate their most damaging criminal schemes through legal financial networks.

From a historical perspective, in 1939, Sociologist Edwin Sutherland spoke at the presidential address to the American Sociological Society, reporting on a new class of criminals operating in the business world coined the term "white-collar crime." However, this delinquent had already been noticed in 1907, when Edward Alsworth Ross published an academic sociology article, "Sin and Society," pointing to a new criminal on the horizon. As Ross wrote, "a criminal who picks pockets with railway rebates, or who murders with adulterants instead of a bludgeon." Ross's work was one of sociology's first journeys into what is now known as the world of white-collar crime. Ross argued that these crimes were committed for the benefit of corporations, or through the use of a corporation. Interestingly, much like Ross, Sutherland wrote much on corporate malfeasance but focused more on the criminal profile of upper-class white-collar offenders and the negative effects of deviant corporate socialization on people within the organization, as described in his theory of Differential association (Sutherland, 1940).

In contrast, Ross focused on the weaponization of the business organization to commit sophisticated crimes, which are more serious and difficult to contend with in terms of locating the exact culpable actors to hold accountable. Ross felt that large and wealthy corporations had immense power, making it difficult to prosecute corporations (Wheeler & Rothman, 1982).

In the evolution of white-collar criminality, the sorts of crimes perpetrated from criminal conspiracies with organized crime result in the particular crimes that are the most devastating in physical and economic harm to society in general and its governing bodies. The financial crimes committed during these criminal affairs between organized crime and the white-collar enablers are for the most part sophisticated money laundering operations, which can be directly linked to major predicate crimes like human trafficking, drug trafficking, arms trafficking, and financing acts of global terrorism, involving global organized criminal organizations, or other scenarios where the money laundering is the predicate crime. Professional enablers for organized white-collar crime groups or elite individuals working directly within the legal financial systems facilitating tax evasion schemes and the money laundering process run these operations. It is therefore somewhat astonishing that many of these white-collar criminals who function in leadership capacities, furthering these major criminal conspiracies operate with an impunity of sorts, as the prosecutions of these types of cases have significantly declined over the last twenty years. When these cases are prosecuted, the consequences are comparable to the adjudications in juvenile crime processes. However, the lack of effective prosecutions in these crimes is one of several other factors, such as the lack of funding and resources for government investigative services, minimal regulatory oversight, and corporate insider counter-mitigation actions, among others. These factors complicate the mitigation efforts to control these particular offenses (Levi, 2020).

Interestingly, according to Henry (2005), some members within the corporate and financial power structure in the United States that operate, as enablers are directly complicit in large numbers of white-collar criminal scenarios. There are also other collaborators within these same groups that are on the periphery of criminal activities, who lend their support indirectly through networks of support systems, including legal and political protections to cover wrongdoings and ethical indiscretions, thus undermining governmental control efforts (Young & Woodiwiss, 2020)

In recent years, Organized Crime has expanded its dominion in the United States at an alarming rate (U.S. Department of Justice, 2000). It has developed sophisticated methods of operation to avoid detection by authorities. At the same time, all the major organized crime groups gained vast wealth, significant armed power, and, in many instances, immense political power (U.S. Department of Justice, 2008).

Defining Organized crime has been difficult because Organized crime has continually evolved across many decades, transforming from the traditional American Organized crime groups of the 1920s, which were structured in hierarchal organizations operating under one leader. However, these organizations evolved and transformed into sophisticated models of criminal operations developing rectangular structured groups with multiple organizational cells working independently of each other and each cell dedicated to a specific function. This strategy helped provide a safety net by helping avoid law enforcement intelligence sources. These groups also realizing the complexities of the financial systems began outsourcing with professional consultants from various legitimate professions within corporate America to facilitate the illicit activities of the organization's criminal enterprises. Therefore, aside from a legal definition of laws describing acts that constitute criminal behaviors under organized crime statutes, the

definition of organized crime has been challenging and quite a conundrum for criminologists, legal scholars, and governmental criminal justice agencies (U.S. Department of Justice, 2008).

Additionally, the legislation to mitigate the effects of organized crime or control its expansion has been, at best, minimally successful because of criminal laws that have not been modified to adjust to the changing criminal landscape on the one hand. On the other hand, the criminal justice system agencies have been slow to respond and prosecutions of corporate and professional enablers have steadily declined for several decades. The criminal organizations' evolving nature and organizational structure, and the fact that most of these crimes are transnational, cross-border jurisdictional issues complicate matters further (U.S. Department of Justice, 2008; Garrett, 2020).

Organized crime is adept at modifying its Modus Operandi through new technological advances and often stays ahead of the authorities. These criminal groups are generally tight-knit, closed groups bound by blood, ethnicity, culture, or nationality. Organized crime groups are vast in numbers and involve many foreign nationalities and cultures, which can operate more effectively in the U.S. than in their country of origin because of the democratic and free society environment in the United States. The major domestic-borne criminal organizations and those organizations with foreign roots have been found to work independently of one another but have also been known to collaborate with other groups from time to time based on needs and resources. Furthermore, many of the more advanced criminal groups employ the services of professional white-collar enablers (Sorell, 2018).

In this examination of Organized crime, it was essential to explore the effects of non-member alliances between U.S. Organized crime groups and outside criminal associates who are not formal members of those groups. A particular focus of the study was on organized crime's

recruitment and alliances with white-collar professionals that hold executive positions in diverse industries, i.e., banking, investment firms, real estate, stock markets, and law firms, to name a few, and function as enablers for the criminal groups (U.S. Department of Justice, 2008).

The white-collar enabler has played a vital role in providing guidance and expertise in acquiring properties, making investments, structuring straw purchases, circumventing legalities, and laundering billions in currencies worldwide (Organized Crime Enablers, 2012). Moreover, the white-collar enabler has also been instrumental in structuring facades for shell corporations, provided legal expertise to facilitate illicit activities, and, overall, made organized crime groups prosper and grow exponentially. The Organized Crime enablers have been quite the enigma for sociologists, psychologists, criminologists, and legal scholars, who have attempted to find the motives underpinning the white-collar offenders' criminal behaviors. These white-collar criminals of today are reminiscent of original white-collar offender demographics as described by Bonger (1916) and Sutherland (1940) in their criminological theories, which also referred to the difficulties in prosecuting white-collar offenders.

According to Pontell & Geis (2013), in the absence of effective prosecutorial response, new legislation enacted in the United States to prevent major criminal cases of white-collar criminality failed to control white-collar offenses and additionally tells us that case studies illuminate a culture and business practices within corporate America that are highly susceptible to victimization because corporate leaders become willful participants and criminal enablers or they look the other way and ignore suspect activities due to monetary interests.

The economic damage inflicted on the U.S. financial system by white-collar criminals resulted in unprecedented losses during the economic meltdown of 2008. Consequently, it ended with taxpayer bailouts, and despite the new legislation, regulatory gaps combined with the lack

of oversight have also failed to mitigate the impact of white-collar criminality. In further examining the losses related to these phenomena of white-collar crime and the white-collar enabler, this particular class of offender causes severe harm because of their intimate relationship as advisors and consultants to Organized crime organizations, providing access to legitimate institutions and expert advice on circumventing the law and defeating security systems and criminal countermeasures (Pontell & Geis, 2013).

Several prominent theories touch on factors suspected of motives involved in white-collar offending. The first theory considered for the visionary research topic is Edwin Sutherland's theory of "Differential association," which argued that white-collar offenders are a particular class of delinquent very distinct from the average street criminal, adding that white-collar offenders were generally better educated, of respectable higher social status and often considered beyond reproach, and who often assimilated deviant behaviors ongoing in their environments. The theory of Differential association (Sutherland, 1940) aims to define crimes of the rich and powerful and identify the cause of white-collar crime. Differential association posited that white-collar crime was a learned behavior, much like the social learning theory (Bandura, 1977), which can lead to the transference of deviant behaviors through exposure to people involved in criminal behavior in one's environment. This theoretical perspective remains influential as one of the causes of white-collar criminality today (Holmes, 2017).

Another theory relevant to possible causal factors for white-collar crime is the Theory of Convenience (Gottschalk & Gunnesdal, 2018). This theory posits that the theoretical explanations for white-collar crime integrate factors related to sociology, psychology, organizational behavior, and criminological aspects, which are considered plausible contributors to white-collar criminality. The theory holds that convenience and the opportunity to commit a

crime can be an absolute and relative construct. Therefore, the entire convenience construct makes becoming involved in financial crimes attractive. The relative construct indicates a convenience in committing the crime instead of any other alternatives to solving a financial problem or gains by the white-collar offender. The Convenience theory also holds that white-collar offending generally infers three dimensions: economic motives, organizational opportunities, and deviant behavior. These dimensions involve complex human dynamics concerning rational self-interest, cost/benefit considerations, pre-event neutralization, and post-event rationalization for criminal behaviors (Gottschalk & Gunnesdal, 2018).

The worldwide growing menace of Organized crime propagated by white-collar criminals, who enable criminal organizations to grow in power, influence, and financially, creates a considerable adverse impact on societies globally, creating economic destabilizations, spreading violence, establishing illegal parallel markets, and other harmful effects. Therefore, it is imperative to discover effective countermeasures to combat these eminent threats created by these criminal organizations. Through new research to gain new knowledge not previously available on these phenomena and also to enhance previous knowledge is necessary to fill gaps in existing theories concerning organized crime and white-collar enabler relationships. Thus, new research will help to find solutions to help control and mitigate these crimes merits this proposed investigation (Organized Crime Enablers, 2012).

Statement of Problem

The adverse effects of white-collar and organized crime in society are a real threat in the 21st century to the security and economic well being of many nations worldwide. Many of the previous studies concerning these particular criminal groups have provided valuable

information on general aspects of the white-collar and organized crime phenomenon; however, still, there are gaps in critical areas in the knowledge base because many previous investigations centered on a particular aspect of these phenomena, as the focus on the lower-level white-collar crimes involving embezzlements, frauds, or scams among others. These crimes and other mid-level white-collar offenses became the focus of law enforcement and, until the war on organized crime started in earnest in the 80s and into the '90s, the focus shifted to organized crime, money laundering, and conspiracies involving white-collar enablers (Levi, 2020).

However, as the focus also targeted white-collar offenders operating in collusion with organized crime, many researchers delved into the diverse white-collar offense types, other scholars began examining motivating factors, opportunity or situational aspects, and psychosocial causal factors, among others. Although previous theories have provided rich data in the exploration of white-collar and organized crime, some researchers continue to investigate with a comprehensive approach of the numerous theories which has led some researchers to call for the integration of theories to encompass this complex phenomenon (Chan & Gibbs, 2019).

During the last twenty years, these two distinct criminal groups have expanded their criminal territories extensively. White-collar and organized crime have also grown their wealth and political power bases considerably, recruiting literal armies of professional enablers that specialize in building sophisticated corporate-style criminal frameworks under the guise and façade of legitimate businesses (Harvard Business Review, 2019; UNODC, 2010).

Harvard et al. (2019) detail and explain that white-collar and organized crime conspiracies often go undetected because these crimes are sophisticated and complex criminal scenarios continuously evolving; and encompass a great diversity of crimes, arguing that white-collar offenders present diverse characteristics, including varied demographics, professional and predictable patterns of behavior, and distinct age-crime curves distinct from the other types of offenders. It is important to note that average white-collar criminals' social class is no different from those delinquents for other crimes; however, the top tier of this class of offenders, the professional white-collar enablers, are highly educated professionals who are often affluent and hold a position of power within the corporate organization, where many of these enablers are lawyers, accountants, bankers, company formation agents, or trust & company service providers, among others. These particular offenders are the ones that help organized criminal groups with a variety of tasks involving moving illegal gains linked to criminal activities for integration into the legal system money flows. The professional enablers' criminal repertoire is extensive and thus makes them indispensable to organized crime. The following is an example of professional enabler services; the law firm of Mossack & Fonseca, Jürgen Mossack a German-Panamanian lawyer, and Ramón Fonseca, a Panamanian lawyer in Panama were part of an international law firm alleged to have helped innumerable global clients suspected of white-collar and organized crime, form shell companies or other corporate vehicle fronts to establish a base of criminal operations in tax haven jurisdictions to launder monies and they are also said to have provided vital advice related to loopholes in the law and other guidance on strategies to circumvent the law. Another part of this alleged scheme at Mossack & Fonseca involved outsourcing its' off-shore business to a group of companies tied to Mathew George, an accountant in Kerala, India. After the global exposé, the Mossack & Fonseca firm closed and began third-party collections

through the accountant, Mathew George, who distributed payments to banking enablers in financial secrecy havens in various European countries and the U.S. (Robin, 2023).

The professional enablers are highly resourceful in developing complex schemes to obscure and redirect monetary flows to blend with legitimate monies in a host of financial institution accounts under fictitious names to generate enormous amounts of money through a complex web of sophisticated criminal schemes that make it impossible to determine the beneficial ownership of the accounts. According to Benson (2020), legal professionals involved in money laundering crimes are under theorized in criminological literature. However, this form of white-collar crime has drawn legitimate professionals into crime because the organizational and occupational contexts provide opportunities for committing crimes, such as money laundering.

Moreover, the white-collar offenses attributed to these scenarios have grown exponentially due to the tremendous increase in technological resources worldwide and the ingenuity of professional white-collar enablers (Levi, 2020). Most white-collar criminals have an extensive repertoire of criminal specialties, which are the lifeblood of their criminal relationships with organized crime. Although many of the white-collar enablers deny the volatility and danger of their partnerships with organized crime groups, they continue promoting durable criminal relationships. In the process, these white-collar enablers get paid enormous amounts of money for themselves. If they are independent or form part of a corporate structure at the service of organized crime, their firm will earn the money. It is essential to mention that almost every one of the linked criminal networks is involved in the three major global crimes: Drug trafficking, Human trafficking, and Arms trafficking (UNODC, 2010).

Purpose of the Study

This qualitative study examined the intricacies of white-collar crime and white-collar offenders. Specifically, this research worked to focus on white-collar offenders that operate as enablers for organized criminal groups, providing expertise, helping organized crime overcome obstacles to governmental policies and regulatory mechanisms, and also assisting the criminal groups with finding loopholes in the law or altogether circumventing the rule of law for successfully perpetrating complex crimes with minimal exposure to the criminal organization and masking the criminal enterprise through a variety of ingenious maneuvers that obfuscate beneficial ownership, corporate partners and valid financial documentation. These methods of operation convert the white-collar enabler (lawyer) relationship from a zealous legal counselor representing his client's interests to an actual criminal co-conspirator who is a party to their clients' criminal scenarios. These criminal relationships are often convoluted and complex to unravel and investigate (Organized Crime Enablers, 2012).

In reviewing the white-collar offender class, this investigation examined the critical aspects of the human dynamics dealing with the mindset, psychopathy, and other intangibles of the human experience, such as subjective narratives based on the lived experiences of study participants related to the white-collar offender (Perri, Lichtenwald & Mieczkowska, 2014; Maxwell, 1996). These factors of the white-collar criminal mindset were essential to investigate for the reasons related to determining what specific factors are motivating these white-collar offenders into criminal relationships with dangerous criminal groups. Additionally, during the research, various theories related to white-collar offenders and crimes were reviewed, and some of these provided plausible suggestions that highlighted suspected factors that could lead or motivate white-collar offenders into criminal behaviors because of their relationships with

organized crime organizations. Of the possible causal factors, some were related to human rational self-interest in terms of financial gains, and some of the other aspects concerned opportunity, convenience, certain impunity, and feelings of authority or power, all of which were factors identified in previous white-collar research (Gottschalk & Gunnesdal, 2018; Holmes, 2017). Thus, one of the particular focuses of this study was the aspect related to the white-collar offender's mindset in pre-event and post-event situations of their criminal behaviors and related rationalizations and neutralizations associated with those behaviors.

This research employed the qualitative approach because the interpretative methods were inductive and theory generating. In addition, this study used data collection methods involving interviews, observations, and documents to understand the phenomenon better and generate more detailed data about the offender's state of mind and motivational factors. It was also essential for the study to examine the organizational factors related to causes, the situational aspects as other possible causes, and investigate the impact on society caused by the relationships between the white-collar criminals and the organized criminal groups involved in these conspiracies (Ryan, Coughlan & Cronin, 2007).

The issues related to this research study and its theoretical framework followed the research problem's identification as described in the statement of the problem. The literature review was an invaluable part of the research that helped identify relationships between themes and the critical aspects of these relationships. The literature also provided valuable information and insight through the review of numerous white-collar criminological theories, along with identifying data that assisted the researcher during the in-depth review of numerous vital factors concerning white-collar criminals, organized crime groups, and the white-collar phenomenon overall. Lastly, the literature review aided the researcher in gaining more essential information. It

helped the research build a new theory using the study's grounded theory model (Coughlan, Cronin & Ryan, 2007).

The study also utilized purposive sampling to recruit participants from any culture, ethnic, or racial groups, male and female law enforcement, and legal professionals, investigators, prosecuting attorneys, intelligence analysts, corrections investigators, defense attorneys, corporate security investigators, and jurists aged 30 to 65 with a minimum of five years of experience, active service, or retired. The participants selected were those persons who responded during the referral recruitment process. Data collection processes involved the personal interviews of each participant, and each session was to be audio/video recorded face-to-face interviews when possible or telephone/zoom conversations. Other data was gathered through observation and documentary evidence. The interview process included participant authorization through a signed informed consent form, and each participant's identity was kept anonymous and confidential for the protection and safety of each participant. All data collected through the interview sessions was maintained securely under the researcher's care. The participant interviews were subsequently individually transcribed and later processed through a series of manual analyses by the researcher. After the initial data analysis, another study was conducted using a color-coding process to develop the analysis codes from the data.

Nature and Significance of the Study

This research elected to apply an inductive qualitative methodology because the data collection involved the collection of language data concerning the lived experiences of study participants, which was critical data about the subjective narratives of each respondent and would provide highly relevant data to the research results. The researcher also decided that the

Grounded theory (GT) was the most appropriate theory for the investigation as it afforded and facilitated a process for constant comparative analysis in real-time as the data collection was ongoing, which was another process for discovering valuable information (Polkinghorn, 2005). According to Gottschalk (2015), it is essential to maintain objectivity when collecting data through the interviews of study participants because the stories of the lived experiences of the respondents can provide rich data that can enhance the results of the investigation. Additionally, because this study deals with the intangibles of human lived experiences, an inductive approach was the most appropriate to help discern specific aspects of the human dynamics involved in the participants' lived experiences (Polkinghorn, 2005).

This study also used other data collection tools for qualitative research beyond the interview processes; it was essential to search for vital information concerning the dynamics of human experiences. The researcher utilized traditional data collection methods involving reviews of relevant literature, documents, and other materials searching for critical data. During the evaluation process of data secured through multiple data collection methods, these data can be crosschecked and corroborated with the different data sources (Liamputtong, 2009).

The data collected by these distinct methods produced valuable language data, which was essential to gathering relevant data for the analysis process, through providing credible results for the benefit of the research objectives. These data analyses identified keywords, excerpts, and sentences that helped form a realistic image and credible data based on the personal stories of each respondent, which provided reliable evidence to describe the human experience concerning the themes under review. These data began building the foundation for the findings, showing how the results came from the multiple data collection processes (Polkinghorne, 2005).

The study also explored other relevant aspects concerning relationships that white-collar criminals form with organized crime groups. The investigation examined a variety of possible motives for these relationships, including the offender's mindset, environmental aspects, and situational factors. Although other research approaches had been initially contemplated, a thorough evaluation process revealed that based on the circumstances of this specific study, the qualitative approach was best for this study because of the many intangibles related to psychological and sociological aspects concerning the offender's mindset, behavioral characteristics, and social environmental factors were critical and relevant to the white-collar offender profile (Ragatz, Fremouw & Baker, 2012). Additionally, during the study, the researcher deemed it was also necessary to check for any suspected bias, or possible undue influence as a precautionary measure because it is common knowledge that almost all research can have some aspect of possible bias present in the research design (Smith & Noble, 2014).

Moreover, to ensure the research was free of any undue influence, the researcher articulated the rationale for the research method and purpose, specifying the exact data collection methods and data analysis to minimize bias. During its course, the study utilized purposive sampling, where the researcher conducted a random participant selection process to reduce any possible bias. The recruiting of participants was purposive and initially from large populations; however, because of the need for expert participants, the latter selection was from a sub-population of experts (SMEs). The university ethics committee reviewed and approved the study's participant recruitment and selection process, the research design, and the methodology. Safety measures were also implemented during the data gathering; the researcher utilized various protective mechanisms for the overall welfare, safety, and protection of all participants and any third parties inadvertently involved (McLaughlin & Shardlow, 2009). There was an

acknowledgment as to all precautions to cover anticipated, or unanticipated scenarios ensuring participant confidentiality, anonymity, and overall well-being, and the researcher was vigilant for possible unanticipated conflicts, or ethical issues arising during the study (Orb, Eisenhauer & Wynaden, 2001).

This study is significant for gaining a more complete understanding of overall white-collar phenomena, and the expected contribution of this study is to find essential new information that is of maximum utility for this research and future research, helping to counter the adverse effects of these phenomena on society, and also help governments control white-collar and organized crimes effectively. It was vital to better assess the complexities of white-collar crimes and gather more detailed and relevant data about white-collar criminals. One of the objectives of the study was especially focused on the offenders who operate as enablers and to collect additional new information to help fill gaps in other previous studies to help develop new and effective deterrence and control mechanisms to mitigate the adverse effects of these crimes (Organized Crime Enablers, 2012; Levi & Maguire, 2004). Another of the objectives of this study was to be able to contribute reliable and credible information for a better analysis of the overall white-collar crime phenomena by focusing on offender profiles, criminal relationships, and the circumstances that encourage these criminal associations between professional business cartels and the criminal entrepreneur groups that employ enablers, in efforts to effectively control and mitigate the harms to society (Organized Crime Enablers, 2012; Jaspers, 2018).

The constant comparative data analysis used in this research began identifying and analyzing all the relevant data from multiple sources, looking for credible patterns, or emerging themes. The process was intense and thorough to make sense of all the data. The researcher used each phase of the discovery process to develop a comprehensive examination of each aspect of

the review. The data became an integral part of the study design, including participant data, the literature review, research notes, and study journals among other documents (Liamputtong, 2009). These study analyses were focused on identifying reliable and relevant information through robust efforts to achieve data trustworthiness through the reliability and validity of the data (Ryan et al., 2007).

Research Questions

RQ1 – What are the causal factors or motives for the criminal relationships between white-collar and organized crime groups?

RQ2 - what is the impact of white-collar crime on society?

RQ3 – what control measures can be applied to mitigate the adverse effects of white-collar criminals and organized crime on society?

Research Aims and Objectives

The specific objectives of the study are:

- To examine whether there are psychological, organizational, or situational motives for the relationship between white-collar crime and organized crime.
- To assess the impact of white-collar crime on society.
- To determine control measures and frameworks to mitigate the effects of white-collar criminals and organized crime on society.

CHAPTER 2

Literature Review

Introduction

This study found that this particular class of criminality is part of an extensive number of white-collar crimes that range from basic cases of fraud, embezzlements, or petty thefts to sophisticated and complex billion-dollar criminal conspiracies involving traditional organized crime and non-traditional organized crime groups. These criminal relationships involve individuals or groups of white-collar professional enablers who work as facilitators for global organized criminal networks, helping these organizations infiltrate the legal business communities. This specific group of professional and corrupt business executives has become the kingdom builders for an assortment of notorious criminals and corrupt white-collar criminal organizations, which invade the legitimate financial and banking industries within the United States and abroad (Berghoff & Spiekerman, 2018).

This study initially began with a review of previous scholarly research and the literature generated by renowned criminology and sociology investigators (Sutherland 1940; Bandura, 1977; Agnew, 1992; Gottschalk, 2018), among others. Therefore, in this case, the literature related to the theories developed by the previously mentioned scholars provided a substantial foundation for this study, providing reliable and trustworthy data on white-collar detailed offender characteristics and including relevant historical trajectories. The literature identified various causal factors documented in those previous studies by the scholars previously mentioned. These data helped shed light on the previous and current trends in white-collar criminality, which assisted the research efforts in this investigation by providing a better

understanding of the white-collar enabler relationships with a significant number of traditional organized crime and white-collar criminal organizations.

In addition, the review included examples of notable white-collar crimes and examined the lived experiences of the participants as subject-matter-experts, who had investigated these particular offenders extensively, gathering critical insight into the world of white-collar criminality. The trends in this typology of criminality have grown exponentially and are constantly evolving by incorporating advancements in new technologies into their criminal scenarios, which make investigations into these classes of crimes extremely challenging. Therefore, the authorities need to track new criminal trends and *Modus Operandi*, as well as to update their offender knowledge base and special training agendas (Levi, 2020).

The spectrum of white-collar criminal offenses, as previously mentioned ranges from cases involving low-level lone actors to sophisticated crimes involving professional lone actors or multiple actors within a variety of legitimate corporate environments as in the example of multi-national, domestic corporations, banking institutions, or governmental and NGO settings, among others, involving white-collar enablers. In these relationships, the white-collar professional enablers for organized criminal groups lend their expertise in their particular professional area; legal affairs, the banking industry, accounting, or business entity formations to facilitate the commission of major crimes, thus generating exuberant amounts of money or other benefits. These criminal conspiracies are generally durable continuing criminal enterprises that demonstrate committed criminality, which results in a pronounced and adverse impact on society, creating a significant threat to market economies worldwide (Levi, 2020). Thus, due to these critical and negative factors, this investigation focused on themes considered crucial to combatting white-collar and organized crime conspiracies by examining the criminal trajectory

of white-collar crime and evaluating the current impact issues in modern American society today. It was also critical to examine the criminal conspiracies between these two criminal groups.

Literature Search

During the literature review concerning the preparation of this study, the author consulted numerous scientific, academic, and legal databases and search engines that contain reliable, credible, peer-reviewed, and seminal literature to gather substantive information for the research. The initial list of databases researched was extensive, starting with the consultation of Scopus, a multidisciplinary bibliographic database. The following consultations included a variety of scientific and academic databases containing data and materials relevant to the focus of the study. As in the following examples; Web of Science; The Education Resources Information Center (ERIC); The Directory of Open Access Journals (DOAJ); JSTOR's Digital Academic Library and lastly, accessing the Pro-quest database through the UNICAF student library. Additionally, there were numerous search engines consulted for information related to the topics of the study as in the examples listed; Google Scholar, Researchgate; Bielefeld Academic Search Engine (BASE); Worldwide Science; and Wolfram Alpha, looking for information worldwide. Other exceptional databases queried outside academia were the FBI (n.d.) website, the U.S. Attorney's (n.d.) website, the United Nations Office of Drugs and Crime (n.d.) website, the U.S. Department of Justice (n.d.) website, The U.S. National white-collar crime center (n.d.) website, The Harvard Business Review (n.d.) website, and a multitude of websites and blogs from universities and other academic institutions worldwide.

The key search terms were as follows: white-collar crime, white-collar criminals, white-collar enabler, white-collar criminal profiles, situational white-collar crimes, situational white-collar crime, environmental white-collar crime, white-collar organizational, or corporate crime, banking white-collar crimes, among other financial frauds and money laundering. Psychological factors in white-collar crimes, motivations for white-collar crime, white-collar offender traits, and white-collar and organized crime relationships for the crime. The list of queries was not exhausted, as the search for new and relevant information concerning the study was continual throughout the study. The scope of the inquiries was concentrated on credible and reliable sources of information from any scholarly, peer-reviewed, seminal, and trustworthy literature.

Field and Industry Description:

The field of criminology originally evolved in the mid-1800s as social philosophers pondered crime and the concepts of law. Raffaele Garofalo, an Italian law professor in 1885, eventually coined the term "criminology." Since then, Criminology has served to educate the public on criminal concepts while guiding legislators in policy-making regarding crime and punishment (Rafter, 2011).

Criminology subsequently evolved into four major theories related to crime causation: classical, biological, psychological, and sociological. In the present investigation, various theories from the classical, psychological, and sociological have been examined in an attempt to gain a solid foundation for the research of the white-collar crime phenomena as a whole, with a particular focus on white-collar enablers and their relationships with organized crime (Byrnes & Hummer, 2016). This area of white-collar criminality is a complex and broad assortment of

crimes that have infiltrated business communities, market economies, and other institutions worldwide and negatively impacted society. Therefore, as this review moved into the examination of the criminological theories most compatible, the research had to maintain a healthy skepticism because there is a notable degree of uncertainty on the causes of crime in academia, and criminologists often tend to disagree on causes and solutions (Byrnes & Hummer, 2016).

Theoretical/Conceptual Framework

This investigation was initiated under the theoretical concept of Grounded theory to develop a criminological theory for this research. Glaser & Strauss (1967) initially brought forth the Grounded theory as a research paradigm in sociology, although, like many theories, it has consequently been applied to other fields of study. The grounded theory is grounded in data in qualitative research for building theory in real-life scenarios. Therefore, the rationale for selecting Grounded theory in this instance was the assumption that through applying this inductive method, this research would collect valuable data necessary to further this investigation and best provide answers to the research questions posed by this inquiry: 1. What are the causal factors or motives for the criminal relationships between white-collar and organized crime groups? 2. What is the impact of white-collar crime on society? 3. What control measures can mitigate the adverse effects of white-collar crime and organized crime on society?

The Grounded theory was appropriate for this investigation because it would also allow data from this study to guide the development of a theory or theories and present possibilities for generalizable research (Miller, 2015). Other scholars, (Miller, 2015; Ryan et al., 2007; Egan, 2002; and Locke, 2007), have argued that the Grounded theory is just as essential to building a

theory as testing a theory. Therefore, in this research, the Grounded theory was relevant because the researcher has a general knowledge of the major themes of this investigation; however, the complexity of these general themes necessitates a start at ground zero. The unsystematic and exploratory nature of the Grounded theory would help a theory emerge from the data. Starting from point zero allowed the researcher to set aside preconceived notions and assist the investigative process by allowing the data collected to develop the theory.

However, it is noted that the Grounded theory is not free of controversy, which criticizes its utility. An example of criticism was cited in Benoliel's (1996) survey on the Grounded theory research approach. After a four-year review of articles about the Grounded theory, Benoliel argued that very few articles in the survey claiming to have used the Grounded theory did not contain any features of the Grounded theory. He also cited that this approach failed to consider the impact of social features or influences (Egan, 2002). Other criticisms (Sykes & Guba, 1985) cite that the Grounded theory was not a viable method because raw data from some studies were often drawn from different frameworks, limiting the theory's effectiveness. However, most theories in distinct disciplines have been found to have a good number of positive features while also having certain limitations. Thus, the criticisms of the Grounded theory do not diminish the Grounded theory's qualitative value, its ability to generate theory based on the evidence in the findings, its data collection methods, and its tools, which were positively essential to furthering this particular study.

Although many of the classical frameworks have contributed to the research and investigation of white-collar criminals and organized crime and are often used in similar types of investigations (Gottschalk & Gunnesdal, 2018), white-collar criminality involves numerous other factors related to psychology, sociology, and organizational behaviors, which are themes of

study commonly examined through the qualitative approach methodology. Apart from the theories already mentioned, there is also a quandary of other frameworks based on biological, psychological, or control-based theories reviewed in the literature. These have provided valuable data to research white-collar and organized crime. Various classical and critical concepts apply to this research; thus, reviewing several prominent theories relevant to investigating white-collar criminals and organized crime, it was noted that some classical theories posit that associating with criminals in a mutual environment can learn criminal behaviors. For example, the concept of learned behavior is seen in Sutherland's (1940) Theory of Differential association, where he argues that white-collar criminality is learned by associating with persons involved in criminal behaviors in their environment. In another similar example, Bandura's Social learning theory posits that criminal behavior is acquired by transference of criminal behaviors due to the influences of social groups and by associating with others with a propensity for criminal behavior in the same environment (Holmes, 2017).

The literature review revealed that Differential association and social learning theories have an essential relevance because the central focus of this research is related to white-collar offenders, the causes for their criminal behaviors, and relationships with organized crime groups. The literature review also presented several other distinct theoretical perspectives that deviate from the concepts of associative learning and social influences and present theories related to convenience and rational choice, which are relevant to some of the causal factors that motivate individuals to commit crimes, as in the implications of control balance perspectives concerning criminal behaviors that result from the rational choices of many offenders (Piquero & Hickman, 2001).

As a prime example, Convenience theory (Gottschalk & Gunnesdal, 2018) argues that a criminal's motivations are due to variables beyond human social learning experiences and explains in part why white-collar criminality happens; opportunities are presented to individuals within environments dealing with financial resources, and many of those situations often do provide the opportunity for the commission of crimes with minimal risks. Thus, it appears that the convenience theory concept is also integrated into the concept posited by Rational choice theory (Amadae, 2021), whereby offenders make logical choices when presented with low-risk opportunities to commit a crime. However, Gottschalk and Gunnesdal (2018) also concede that white-collar criminality can also involve various other critical factors related to psychology, sociology, and organizational behaviors, pointing out some limitations of the Convenience theory. This research was better served with the overall qualitative methods used for the themes related to white-collar offenders, organized crime, and the criminal relationships of these groups. In addition, it is important to note that there was a critical need to gather and examine data from human lived experiences because of the need to gather in-depth subjective narratives from the study's respondents, as key sources of information obtained through lived experiences and as Subject Matter Experts (Dorussen, Lenz, Blavoukos, 2005).

The data collection process required astute questioning, active listening, detailed observations, and effective recall for the initiation of the data analysis process. These processes adhere to the basic analytical process, which employs a constant comparative analysis of all data as it is collected. This process included distinguishing significant from insignificant data, which can often be abundant. Therefore, recognizing patterns, and logically linking critical data that may appear to have no relation to vital data is a crucial step in looking for important themes that may emerge from the data (Miller, 2015).

The approach in this study was unequivocally the best choice because the data collection tools needed for collecting critical data based on the lived experiences of the participants were essential to collecting data concerning the psychological and sociological intangibles of human subjects (Liamputtong, 2009). This specific research approach also helped capture the actual essence of the situation, assess the relevant situational aspects, and attain the study's primary objectives. This research's additional vital points were achieving a better understanding of the white-collar enabler and the organized crime criminal networking framework. It was also essential to better define the relationship between all the criminal groups to help recognize the different levels and structures of the criminal scenarios that impact society adversely. These factors also helped focus on the possible existence of issues related to offender mindset variables, and organizational and situational aspects suspected of being primary motives for the durable relationships between two very distinct groups of criminals involved in committed criminality (Dearden, 2019). Moreover, because of the significant impact that white-collar and organized crime groups have on society, one of the study's aims was also to generate new knowledge to enhance previous studies bringing about innovative methods based on this study's findings that could lead to the development of new control measures, which could effectively deter or prevent this particular type of criminality and minimize the negative impact of white-collar and organized crimes on society (Simpson et al., 2013).

Neutralization theory:

In the continued examination of the white-collar themes of this investigation, it was essential to review some of the previous studies, which were considered reliable sources of credible information, vital to the explanation of possible causal factors to white-collar and

organized crime conspiracies by providing meticulously described plausible explanations and answers related to factors suspected as causes to white-collar crimes (Gottschalk, 2020). Many of these theories were integrated in an attempt to provide a better or more complete explanation for what causes white-collar crime, as in the example of the Convenience theory, which is more concentrated on the offender profiles. As a deductive model, the theory posits that offenders can be identified by their motives or rationale for committing a variety of economic crimes.

According to Gottschalk (2017), the convenience of criminal opportunities can be a key factor that can facilitate crime within an organization when an individual is presented with the opportunity or is willing to commit a crime. The theory further explains white-collar crime by combining different theories at multiple levels. This considers that one of the primary motives for the criminal act is convenience, a primary motive that brings about easy economic gains with minimal risks. Another factor in the theory is opportunity because the offenders in these cases generally have ample access to the target of the crime and the resources necessary to carry out the crime, again with minimal risk. Lastly, the theory tells us that these offenders often justify their deviant behaviors through the convenience of the use of neutralization or rationalizations to maintain a positive self-image, avoiding cognitive dissonance or condemnation from others. However, according to Gottschalk (2020), some of the factors related to the Convenience theory are not always compatible because of the many divergent and complex aspects concerning human dynamics, which vary between individuals according to their psychological profile. Interestingly, the Convenience theory, together with a variety of other theories; Strain theory, Agnew (2009); Differential association, Sutherland (1940); Anomie theory, Hilbert (1989); Control theory, Gottfredson (2008); and Rational choice, Amadae, (2021), appear to converge along some issues concerning rationalizations. Thus, it was essential to conduct an in-depth

review of the white-collar offender mindset and the processes related to the pre-event and post-event offender state of mind because it was critical to learn about the motivations of "why" and "how" white-collar offenders participate in illegal activities (Chan & Gibbs, 2019).

Moreover, the recognition of the techniques of Neutralization as described by Sykes & Matza (1957) was critical because these are justifications frequently employed by white-collar offenders. It is of great interest because a proper understanding of these techniques used to justify criminal behavior and minimize moral dilemmas by offenders can be helpful to the study of this specific delinquent and can also provide a foundation to help design employee ethics training programs for business organizations as a countermeasure against white-collar crime. Another critical aspect of this study was also to resolve some of the debates that still exist about the economic losses caused by white-collar crime, as many scholars argue that the impact on society far exceeds the pecuniary losses of traditional street crime (Chalmers, 1960; Harvard et al., 2019; Hausman, 2017; Pontell & Geis, 2013). The damage inflicted by white-collar crime is unparalleled in dollars lost directly to these crimes, coupled with significant losses in tax dollars can destabilize local economies and create an enormous burden on society, as in the examples of the cases involving Enron, Tyco, Health South, and the Bernie Madoff case, the biggest fraud in U.S. history (Kieffer & Sloan, 2009).

In examining the examples presented in Sykes & Matza's (1957, 2003) techniques of Neutralization, these techniques reveal how an individual's personal choices can lead to participation in white-collar offending. The techniques of Neutralization, commonly referred to as rationalization or vocabulary of motive, help the offender overcome the discomfort of moral guilt and ease the transition into deviant behavior while at the same time helping maintain a positive self-image. From a historical perspective on the role of Neutralization and white-collar

crime, Donald Cressey's work on the Rationalizations of white-collar embezzlers, who refused to accept responsibility for their deviant behaviors by using rationalizations to keep their respectable self-image intact exposed the workings of neutralization behaviors (Cressey, 1953). Further exploration of Rationalizations in white-collar crimes is seen in the work of Cressey and Coleman (2001), whereby both agreed that Motivation, Opportunity, and Neutralization are three key factors necessary for the occurrence of white-collar crime. They indicate that motivation can be the impetus for someone's involvement in deviant behavior. Secondly, when an opportunity arises and organizational resources often make it easier to commit a crime, it will happen. Lastly, Neutralization helps the offender overcome pre-event inhibitions for criminal behavior. The Neutralization of criminal behavior not only justifies the behavior, it also helps the offender maintain a positive self-image. Interestingly, these techniques for deflecting responsibility can be learned before the offender commits crimes (Piquero, 2005).

The original theory on the techniques of Neutralization (Sykes & Matza, 1957) described five primary techniques juveniles use to justify their criminal behavior: offender denies responsibility, there are no victims, nobody was hurt, it's the accusers' fault, and it was done for the greater good. However, even though these five techniques came about as explanations for the criminal behavior of juvenile offenders, the Neutralization theory was also found in a considerable number of adult cases, which helps gain a better understanding of adult white-collar criminality. However, we must consider the level of maturity of the adult white-collar offenders, who are often corporate officials, well educated, more committed to conventional norms and values, and possess a self-respectability and self-identity quite distinct from the average juvenile delinquent (Kieffer & Sloan, 2009).

According, to Kieffer and Sloan, (2009), previous studies have determined that the socio-demographic characteristics of the white-collar offender reveal that this offender type initiates their criminality later than the typical street criminal; they are generally Caucasian, better educated than the street criminal types, have stable employment, and have achieved a better socioeconomic status. Therefore, the need to neutralize the moral conflicts created by involvement in criminal behavior could not be more significant for the adult white-collar offender. It is not unusual for the white-collar offender to draw a line between morality and legality, citing the greater importance of morality, which argues that the end justifies the means. When white-collar offenders neutralize their deviant behavior, they protect themselves from the humiliation brought about when their criminality comes to light. Thus, examining the Neutralization methods used by white-collar criminals helps investigators understand white-collar criminality on an individual and situational basis. Another critical factor in Neutralization behavior is that these justifications can often be assimilated through interactions with others. These offenders can internalize a neutralization related to abuse of trust that can lead to situations that justify deviant reactions that make criminal behavior acceptable. This acceptance is compatible with the mechanisms of white-collar crime, where the Neutralization process occurs during informal learning scenarios the offender undergoes in the organizational socialization process. Most organizations possess their own cultures, whereby newcomers learn the institutional norms, values, and informal rules internalized through the particular socialization process. This problem often arises as some organizational cultures can foster an ideology of profit at all costs, forsaking rules, regulations, and government controls, creating a subculture of illegalities (Kieffer & Sloan, 2009).

White-collar offenders often develop a need to overcome feelings of guilt or alleviate a cognitive dissonance precipitated by involvement in criminal behaviors. These defensive mechanisms help white-collar offenders justify their illegal actions (Kieffer & Sloan, 2009). The rationalizations used by the white-collar offenders will fit into one of the five categories of neutralization techniques. According to Sykes and Matza's (1957, 2003) original Neutralization theory, rationalizations or neutralizations are acquired through an informal social learning process in an organizational setting. It is also important to differentiate between Neutralization and Rationalization because the former occurs before the criminal act, and the latter is post-event. Therefore, knowing and understanding the techniques of denial of deviant behaviors used by white-collar offenders can become helpful in gaining insight into the psychological defense mechanisms of these offenders because they frequently oscillate between legal and illegal behaviors in an organizational environment. Furthermore, the techniques of Neutralization allow the white-collar offenders to move past moral restraints; therefore, creating a vicious cycle of repetitive criminal behaviors. It is for this reason that many corporate organizations formulate strategies to develop ethics training programs that disrupt the likelihood that organization members appropriate negative social aspects when immersed in the organizational culture (Kieffer & Sloan, 2009).

A distinguishing aspect of white-collar offenders' psychological makeup is their uncanny ability to brush off moral inhibitions as they commit crimes. Historically, this delinquent class did not view himself as a criminal but as an entrepreneur or statesman. As it were, the reality was and is today that some white-collar offenders are beyond the law's reach because of their social and political status (Stadler & Benson, 2012). Therefore, it is vital to understand the white-collar criminal's self-perception of his behavior because knowing how the offender views his conduct

and life speaks volumes to the psychological frame of mind of the offender. There is much to learn about "why" white-collar offenders engage in their deviant behaviors, why these offenders rarely accept being labeled as criminals, and why they view their deviant behaviors not as criminal behaviors, but as entrepreneurial (Stadler & Benson, 2012).

Moreover, Stadler & Benson (2012) state from their research, as they cite Ross (1907) and Sutherland (1940) that white-collar offenders consistently deny that their behavior is criminal, which presents assumptions of guilt and highlights the aspects of Neutralization. According to Stadler & Benson (2012), it is a situation of "denying a guilty mind," which is a denial of the crime because the white-collar offenders were persons in legitimate positions of executive service, in a high social standing, where most conform to the conventional norms and values, except for their particular niche of criminal acts. These acts of denial by white-collar offenders create an exculpatory mechanism whereby the offender's internal guilt or cognitive dissonance is diminished, and any adverse public reaction is mitigated through an internal justification process.

According to Benson (1985), the white-collar offenders' use of these psychological defense mechanisms to deny their criminal behaviors was brought forth more than fifty years ago. In his research, it is fascinating that he found that white-collar offenders utilize different techniques for the denial of guilt for different types of crimes they have committed, which may also be related to the negative decision-making patterns of these offenders. Piquero, Tibbetts, and Blankenship (2005) tell us that there has been limited research on white-collar offender decision-making patterns; however, they cite aspects of social, cultural, and organizational learning to explain white-collar crime learning environments through various theories (social learning, Bandura, 1977; Differential association, Sutherland, 1940). These theories posit that white-collar

crime is a product of experiences and learned definitions within organizational settings, citing that offenders learn about the rationales and motivations to commit a crime within the work environment and often assimilate negative behaviors. Thus, when the conditions for committing a crime are favorable and outweigh the risks, a crime is likely to occur.

Piquero et al. (2005) state that some corporate or white-collar crimes cannot be adequately explained because the narratives of criminal acts are post-event. However, in further examining the theoretical concept by Sutherland (1940), he argued that deviant behaviors, like many behaviors, are learned and assimilated through personal associations encountered by individuals within their intimate groups. This process teaches the mechanics of "how to commit the crime" and also inculcates the intellectual aspects concerning motives, avoiding detection and justifications. Another assertion highlighted was that associations that are exposed first, maintain intensity, last the longest, and have the most impact on individuals; therefore, intimate circles of friends and family are highly influential, although many scholars also point out that organizations are often just as intimate, with some even becoming more important. These assertions by Piquero et al., (2005) reveal that decision-making by white-collar offenders can differ across social associations, where some of their decisions support criminal behavior. At the same time, their other decisions will reject illicit activities. Although the organizational culture may not run counter to social expectations in other groups, it is clear that solid loyalties to the company are often significant. Thus, the corporate culture can become an intimate personal group, highly influential in the decision-making process, where the norms of an organizational subgroup can supersede the values of a collective whole, leading to involvement in a crime.

This critical examination of Neutralization theory applied to white-collar crime reveals that white-collar criminality is a complex phenomenon, where the offender's mental state and

decision-making are integral to the overall concept. It also demonstrates that Neutralization techniques are critical aspects of the white-collar Modus Operandi that facilitate the offender's entrance into criminality and actively repress any feelings of guilt by the offender, facilitating and encouraging criminality. The behaviors brought forth by Neutralization theory are frequently seen in white-collar offenders' post-arrest and help understand the rationalizations by these offenders; it is also critically important to research the pre-crime activities of the offenders, their criminal trajectories and factors contributing to their delinquency (Piquero et al., 2005).

The General Strain Theory:

As this research examines the white-collar phenomena, some of the primary focuses have been on causal factors that may contribute to this typology of delinquency and the demographics of the white-collar offender class. The advent of initial theories on white-collar crime assigned the "white-collar" label to this typology of offending and ascribed the offender profiles as individuals belonging to high society. Many subsequent theories developed by scholars have attempted to provide definitions and plausible explanations to answer many questions related to the "what," "who," "why," and "how" of white-collar criminality (Kieffer & Sloan, 2009).

These processes for investigation, which were first advanced, included the frameworks of the Classic strain theories in the research (Cloward & Olin, 1960; Cohen, 1955; and Merton 1938). They coincided in the belief that members of every social class are motivated to seek monetary gains to achieve success and elevated social status. In particular, Merton's classic Modern Strain theory highlighted the social class differences in criminality. Merton's perspective was centered on the American cultural ethos of achieving the "American Dream" and attaining wealth and success. He felt that opportunities for success were only available for some within

society, citing the prevalence of inequality in the U.S. Thus, the lower classes were prevented from achieving culturally defined goals. However, wealth and social status goals were consistent across all social classes (Brezina, 2017).

There was also a belief that members of the lower classes often encountered more difficulties in achieving monetary goals by legal means. Thus, these individuals would consistently respond to their strains by criminal coping and becoming involved in criminal behaviors to secure their financial goals. According to several Classic strain theories, the blockage of the financial goals, the presence of noxious valued stimuli, and losses in positively valued stimuli experienced by the lower classes can cause a variety of strains, which ultimately exacerbate the individual's frustrations, resulting in criminal offending (Agnew et al., 2009).

The assumption of the Classic strain theory (Agnew, 1992) citing that frustrations experienced by goal blockage can lead lower-class individuals to commit crimes is practical goal orientation; however, it is important to acknowledge that many cases of offending are non-utilitarian. It is also essential to cite that this assumption cannot be generalized because many lower-class individuals experiencing goal blockage do not resort to criminal behaviors but instead use other alternatives to alleviate their goal blockage (Gottfredson & Hirschi, 1990). According to many strain theories, criminal coping is the factor that alleviates the pressures from strains and at the same time meets financial needs; it also elevates an individual's social status in specific environments and mediates other sources of goal blockage. Additionally, beyond goal blockage, there are also issues with strains involving negatively valued stimuli, such as threats or harassment by others, which often can lead to acts of retribution and violence by those offended (Agnew, n.d.)

Lastly, the strain related to the loss of positively valued stimuli, such as losing things of value accrued over time, status, and position of power, can also cause adverse strain events resulting in criminal coping, which arguably presents the possibility that members of the higher social classes are also affected negatively by goal blockage. Although these arguments generally highlight aspects mostly related to street crime, some might assume that white-collar offenders do not experience the strains. However, various scholars (Agnew, 1992; Tittenburn, 2012) have included their predecessors from the classic school of GST, (Cohen; 1955; Cloward & Olin; 1960; Homans, 1960) to argue that the General Strain theory is viable and relevant to explain pressures related to white-collar crime because members of the upper strata of society also experience goal blockage much in a similar fashion to the lower classes and are consequently induced to commit crimes to satisfy a variety of financial pressures. Agnew et al. (2009) cite previous research (Braithwaite, 1992; Messner & Rosenfeld, 2001; Passas, 1997) to explain white-collar offenders also experience strains resulting from the blockage of economic goals. Other theories have also argued that members of the upper class commonly pursue goals outside their possibilities of attainment similarly to the lower social classes. Thus, pressures and strains are believed to affect both corporate crimes in the suite with upper-class individuals and in the street with offenders in the lower social classes (Piquero & Hickman, 2001; Hirschi, 2017).

It seems reasonable to examine the critical operational aspects to better understand the many concepts related to white-collar crime. Some theorists have focused on offender characteristics in white-collar crimes, citing specific profiles or social classes (Sutherland, 1940; Gottschalk & Gunnesdal, 2018). Other theorists centered on the types of crimes considered white-collar crimes, generally economic crimes, frauds, conspiracies, or a combination of several. However, these descriptions related to white-collar crime cannot be generalized because

the evidence reveals that although many white-collar offenders were from the upper classes, many were from lower social strata. It was discovered that up to 20 percent of white-collar offenders were unemployed at times, and less than half were underemployed at the time of offending (Agnew et al., 2009). Many female white-collar offenders were found to be recipients of social assistance programs at their time of offending. At the same time, those employed were clerical staff at their place of employment. These findings starkly contrast the belief that white-collar offenders may be exclusively from the upper strata of society (Agnew et al., 2009).

It is also important to distinguish between individual offending and organizational offending. Corporate offending is considered a subcategory of white-collar criminality and is recognized as serving the goals of an organization. When examining the organizational setting, it is critical to analyze the human aspects because the decisions of corporate managers govern all corporate entities. Although organizations can be used as a weapon to conduct illegal business activities, the decision is based on corporate economic goals (Wheeler & Rothman, 1982).

Many scholars (Gottschalk, 2020; Brezina, 2017; Agnew, 1992; Chalmers, 1960) agree with this argument, and some of the data also lends validity. The motives of white-collar offenders in the corporate realm can be varied; however, given several studies conducted on convicted corporate white-collar offenders, their statements have been consistent in that the primary motive was purely financial. Another aspect common with these offenders is that they often temper their responses with neutralizations, claiming their acts were intended to prevent economic losses resulting in undue hardships for others (Gottschalk & Smith, 2011).

Despite definition variations, many theories examined in this study have provided valuable information for explaining white-collar criminality. Therefore, it is essential to understand the distinct definitions or the different typologies of white-collar crimes. It is also

important to know that there are contributing factors to the effects of human strains on white-collar crime, which may differ depending on the type of crime. Thus, it is crucial to distinguish between the different classifications of white-collar categories and the suspected causes for the crimes, which may or may not involve issues of strain. There are different classifications as in the examples of occupational crimes, most often committed by persons from the upper strata of society, generally significant economic offending, usually perpetrated by the upper social classes, and corporate offenders, which fall in the organizational category. Next are the lower levels of economic offending, perpetrated by individuals in the lower social classes. The central arguments related to the strain theories are identical in the three examples of the classifications for white-collar crimes, with the chances for delinquent behavior in response to certain strains. The coping skills of each individual are difficult to assess, as each person's psychological characteristics are unique to the individual, particularly whether they resolve the strains through criminal coping, or respond to strains through other alternative non-criminal coping (Piquero & Weisburd, 2009).

According to Levi (2011), an individual's characteristics and environment often determine their ability to cope effectively and avoid criminal behavior, while others debate that assertion. The costs of criminal coping and the outcomes of criminal coping depend on many factors; these aspects are highly complex issues that require more research focused on providing a plausible explanation for a person's adaptation to deviant behaviors under the circumstances presented in these examples. It is also important to acknowledge that although many persons from marginal areas resort to criminal coping, it is common knowledge that significantly more people from those areas do not. Agnew et al. (2009) tell us that the various strains and responses can be varied and frequently signify conditions or events that become stressors that generate an

emotional reaction regarding the expectations and aspirations in an individual's life. These reactions may manifest in a person's inability or perceived inability to accomplish their goals, which can be economic. The responses might also promote fears or threats of losing status, money, or other things of value, or even involve abuses or threatened abuses. Thus, negative stimuli in the person's life can also lead to negative and deviant behaviors. Many of the original classic strain theories were centered on common street offending, which listed strains believed to be responsible for criminal coping, e.g., familial discord, joblessness, marital conflicts, or racial, ethnic, or cultural problems. The overall review of these aspects concerning factors that contribute to, or promote deviant behaviors was highly relevant in the examination of white-collar criminal behaviors and the human dynamics of the suspected causes.

In effect, previous General strain (Agnew, 1992) research suggests that some specific strains influence certain types of crimes instead of others, and certain strains are readily alleviated through criminal coping, or alternative responses. For example, criminal activity is expected in economic crimes of embezzlement or fraud, which generate money for the offender in a financial crisis, thus this reveals that certain strains are domain-specific, as in the example of many white-collar crimes, where the strains are often status-related, work-related, or economically related (Brezina, 2017). It is essential to understand that the three categories of potential strains are, in fact, broad categories that number in the hundreds, and not all strains are equal. Some strains seem most compatible with crime, while others display an innocuous relationship with crime. For example, there are highly harmful strains that result in building anger or acts of retribution, such as physical abuse, mental abuse, or bullying, to name a few. The victim's response will be to strike back at the offender. However, in contrast, strains that involve accidental events, natural causes, or illnesses have fragile connections to crime and will

not generate sufficient pressure to elicit criminal coping. These strains may be one-time stressful life events that rarely lead to crime (Brezina, 2017). The strains most relevant to criminal activity are, in all actuality, enduring, high in importance, perceived as unjust, and can be easily remedied by committing a crime. These strains are usually associated with psychosocial maladjustments of the individual. General strain theory posits that these strains are associated with crime due to the negative emotions they elicit from individuals, e.g., anger, depression, anxiety, and resentment. The strained individuals respond with deviant behavior and commit crimes because it helps them counter the negative emotions and find relief through their criminal activities (Brezina, 2017)

General strain theory (GST) is very distinct from other theories in criminology because of the specific assignment of negative emotions in the etiology of criminality. GST's emphasis is on certain strains, particularly the strains that involve hostile social relations. Many of these emotions have been linked to crime, such as anger. The role of anger in GST has consistently led to crime and violence. Despite other negative emotions of many deviant behaviors, anger is a significant factor when strain is attributed to others. In addition, the emotion of anger creates intolerance to aggression, minimizes inhibitions, and commonly encourages acts of vengeance as a release by the actor. Moreover, GST brings attention to the roles of the adverse effects; often, the strain condition may have other unintended results. For example, exposure to chronic strains can debilitate relationships and interactions with others and alter social control mechanisms. Thus, this could engender beliefs justifying or rationalizing criminal activities, make associating with deviant groups appealing, and enhance specific negative characteristics, like low self-control and emotional instability, often creating a propensity for criminal behaviors (Brezina, 2017). However, this specific focus on negative relationships or environments can extend into

the generalization of emotions related to adverse environments; however, these assertions are unable to explain why the overwhelming majority of individuals from hostile environments do not respond to frustrations by resorting to criminal behaviors ((Brezina, 2017). These are notable gaps in knowledge that are inconsistent with these theories related to negative emotions and environments and highlight an apparent need for further investigation into the environmental factors contributing to white-collar crime.

In detailing the diverse responses to strain, one of the primary critiques of Classic strain theories finds that these theories have not adequately provided a plausible explanation of how some individuals affected by strains become involved in delinquent behaviors due to the strain. According to Agnew et al. (2009), GST theorists concede that strain does not result in criminal behaviors automatically. Therefore, it cannot be generalized; however, the theory does hold that criminal behavior may be one of the responses to the strain. Under normal conditions, strained individuals are more likely to seek legal coping mechanisms, file complaints, find emotional support, or resolve dilemmas peacefully. However, criminal coping is most likely to happen in aggravated situations when negative emotions go unchecked. Often, we find that GST generally specifies what conditions increase the incidence of criminal coping, and these are generally situations that occur in areas without adequate coping resources or inadequate social support, minimal conventional coping opportunities in contrast to broad opportunities for criminal coping, and with individuals predisposed to criminal behavior with low social control. The general strain theory offers valuable knowledge to understand white-collar phenomena better. GST also provides critical information on many corporate and other occupational crimes by individuals from both the upper social strata and the lower social classes, which provides insight into those specific types of crimes.

Metamodel of white-collar crime:

As we further examined white-collar criminality, we found that these typologies of crimes are very diverse in situational, environmental, or occupational factors. These crimes include numerous and distinct offenses, which independent solo actors often commit, groups of actors, or even corporate organizations. As a result, the damages and losses to society are considerable. To better understand the losses, a review of the 2012 report to the Nations on Occupational Fraud and Abuse by the Association of Certified Fraud Examiners (ACFE) reveals that the annual losses to an organization's revenues are nearly five percent (5%). These reported losses on a global scale are estimated to be over three trillion dollars, with the majority of these figures centered on various primary criminal activities related to different fraud offenses perpetrated by white-collar criminals; however, these figures do not include losses in other white-collar crime categories related to diverse organized crime groups, money laundering scenarios, or other corporate crimes in tax havens or transnational territories (Dorminey, Fleming, Kranacher & Riley, 2021).

The magnitude of damages and losses related to white-collar criminality has steadily increased. Given the natural evolution of criminality and technological advances, new crime categories have existed. Many previous studies have attempted to discover viable solutions for deterring and preventing all forms of white-collar crime, with much of the research focusing on specific types of white-collar crime, such as occupational white-collar crimes involving solo actors committing fraud or embezzlement. These individuals operating solo in their criminality may or may not fit the traditional profile of white-collar offenders as posited in Sutherland's (1940) initial Differential association theory, whereby white-collar offenders were from the upper classes of society. Interestingly, these solo actors are the most prolific white-collar

offender types, with many having perpetrated some of the biggest frauds in history; the example of the Bernie Madoff case in the U.S. is a testament to this. Madoff operated a Ponzi scheme for nearly thirty years, primarily within the United States, and was finally arrested due to a fluke. He was eventually convicted of eleven felony crimes, which caused economic losses of approximately sixty-five billion dollars to his victims (Dearden, 2019).

Much of this research has covered various cases of corporate wrongdoing in stand-alone corporate crime models and numerous cases involving criminal conspiracies of relationships between professional white-collar enablers and organized crime groups. This study focused on the white-collar enabler who has functioned as a counselor and advisor to dangerous criminal organizations worldwide and has helped these criminal enterprises' expansion and wealth growth. Searching for the root causes of this type of white-collar crime has been essential. This investigation has dedicated significant effort to examining numerous criminological theories based on suspected causal factors, possible motivators linked to psychosocial aspects, and organizational, situational, or environmental contributors. According to Eaton & Korach (2016), there is a critical need to examine further all known factors suspected of contributing to white-collar criminality to help develop effective countermeasures to deter and prevent white-collar crime. The research of Dorminey et al. (2012) presents a metamodel framework that is, in effect, a comprehensive model to gain new knowledge for detecting, preventing, and deterring white-collar crime. The metamodel delves into the mechanics of the crime and the actions required to commit the crime, which may affect the offender's perception of the feasibility of completing the criminal act. The offender will have to assess prevention, detection, and deterrence systems in place and weigh the costs and benefits of their crime targets in what is assumed to be a rational choice made by the offender (Hirschi, 2017).

Dorminey et al. (2012) argue that it is the fraud triangle that, in essence, leads to a better understanding of white-collar criminality. As a critical piece of the metamodel, the fraud triangle can help provide insight into the offender's perspective in assessing criminal opportunities. Most financial crimes involve three actions by the white-collar offender to complete the crime. The process begins with the commission of the crime. Secondly, the offender works to conceal the crime to avoid detection, and lastly, the offender will work to convert the fruits of the crime for their benefit. Many frauds are affected by environmental control mechanisms, such as administrative, regulatory, corporate, or governmental countermeasures that must be defeated to complete the crime. These systems can often determine the probabilities of effective deterrence, separating the offender and a successful crime. The anti-fraud systems are generally most effective in a multi-layered approach designed to detect possible threats, intervene in ongoing threats, and prevent future intrusions. However, these mechanisms are beyond the control of potential offenders and can weigh heavily on the offender's decision to pursue the criminal act after assessing the costs and benefits (Dorminey et al., 2012).

The fraud triangle, like the theory of Convenience (Gottschalk & Gunnesdal, 2018), is based on three characteristics commonly found in white-collar crimes: pressure to satisfy financial needs, the opportunity to commit a criminal act that violated a relationship of trust, and to maintain a positive self-image. The offender often uses neutralization techniques to avoid moral discomfort and post-crime rationalization. During the 50s, Donald Cressey posited a similar rationale in suggesting that individuals of sound character may become involved in a crime if extenuating circumstances presented a dire financial need; there existed a viable opportunity to commit a crime with little consequence, and additionally, the offender could provide a pretext to justify their actions. Cressey's work has been enhanced through other

scholarly research concerning the evolution of the fraud triangle and, consequently, other works like the fraud scale developed by Albrecht, Howe, and Romney in the 80s, which gave auditors a better understanding of the offender's characteristics and environments in fraud-related crimes (Malimage, 2019). Further developments also brought forth the concept of the fraud diamond, which holds that capabilities may be considered characteristic number four in white-collar fraud. The fraud diamond examines the relationships and factors related to the early detection of fraudulent activities in the auditing processes (Williams, 2018). The fraud pentagon and the MICE concept were also part of the enhancements to the fraud triangle, developed by integrating the fraud triangle and the fraud diamond to achieve predictive capabilities in analyzing fraudulent financial reporting reviews. The fraud pentagon also added arrogance to the other four elements of pressure, opportunity, justification, and competence, and is very similar to the MICE concept developed by Kranacher, Riley, Jr. & Wells (2011), which is another enhancement to the fraud triangle, and which posits that white-collar offender characteristics generally include money, ideology, coercion, and ego. When the offender acts according to pressure, opportunity, and justification, the offender transitions from the fraud triangle into the triangle of fraud action. The fraud triangle presents the attributes necessary to perpetrate the crime, and the triangle of fraud action will describe the mechanics of the crime. The triangle of fraud action works through the elements of the crime. The methods or actions for executing the specific criminal act, the concealment process, involve actions to avoid detection of the crime and the conversion of the fruits of the crime for the personal gain of the offender. The benefits of the triangle fraud action are found in its evidentiary value, targeted controls, and proof of intent. The evidence provided by the elements of the triangle of fraud action can assist investigators with the documentation necessary to prove a case. The triangle of fraud action also works on targeted controls as choke

points in detecting the crime before or during the commission, preventing potential future crimes, and applying countermeasures to block the conversion of illicit gains through judicial remedies. Lastly, the proof of intent is a critical element that, combined with the two previous attributes, may overwhelm the evidentiary material against the offender, providing proof of "mens rea" or a legally culpable mental state. Therefore, the triangle of fraud action presents a practical framework for controlling, detecting, or preventing white-collar crimes (Dorminey, Scott, Kranacher & Riley, 2012).

However, beyond the components of the body of white-collar crimes and related control theories, researchers must also examine the characteristics of the typical white-collar offender. Previous research shows that many white-collar offenders are middle-aged males with no criminal antecedents, educated, and working in positions of trust or power. According to Dorminey et al. (2012), white-collar offender fraudsters can be classified into two categories: predators or accidental fraudsters. The predator is characterized by devious behaviors in scheming and elaborate planning for committing fraud. The predator is well organized and deliberate in their criminality. The predator is a professional waiting for the opportunity to commit a crime because the other conditions of pressure and rationalization in the fraud triangle are not crucial to a life-course criminal. Opportunity is the only common characteristic between the predator and the accidental fraudster. The predator can be an individual, a group, or an organization created as a criminal enterprise, involving one person or many, operating complex schemes and criminal conspiracies to overcome any obstacles or security measures. In contrast, the accidental fraudster is generally considered a person succumbing to the pressures of a non-shareable financial difficulty, rationalizing the contemplation of committing a crime and acting when the opportunity presents itself. The wrong choice may be a one-time event, which would

classify them as accidental fraudsters, or become a chronic event, thus pushing the actor into the realm of the predator.

This research gained more knowledge and a better perspective of financial fraud crimes by applying the metamodel concept. The metamodel is a broad framework that can provide an accurate image of financial misconduct and fraud. The metamodel's predictive abilities often determine the pre-event environment from the offender's perspective. The metamodel can also examine specifics of the crime and post-event conditions, like methods for avoiding detection or methods of conversion. These metamodel anti-fraud measures target fraudulent activities to minimize or control the incidence of fraud crimes and mitigate the impact of these crimes on society (Bekiaris & Papachristou, 2017). Through the perception of detection, deterrence, and prevention, the costs of crime can outweigh the benefits of committing a crime. The perception of detection creates a simulated detection that conveys a sense of vulnerability for the potential fraudster, focusing on internal controls. However, one must remember that not all internal controls are entirely adequate against fraud crimes. Internal controls are most effective in controlled environments, where the offender's chances of committing an undetected crime become more complicated. Other considerations for mitigation efforts are the issues related to collusion and management override or the ineffective implementation of control measures.

Dorminey et al. (2012) tell us that there are situations where a solo actor cannot defeat the internal control systems alone, which often leads the actor to conspire with others to circumvent the security measures. These types of incidents are called collusion, whereby multiple actors work in concert to defeat the internal controls, assisted by their knowledge of the mechanics of the internal controls. Apart from incidents of collusion, there are organizational environments where corrupt management plays a critical role in white-collar crimes or fraud.

The term Management Override defines cases involving corrupt organizations. In these situations, the organization itself can be corrupt, as in cases of shell companies established for the sole purpose of generating wealth through criminal activities or in situations that may involve corrupt management, where organizational leaders manipulate internal controls to perpetuate and conceal individual or corporate crimes (Malimage, 2019). To a lesser extent, implementing poorly designed internal controls, non-operating controls, or faulty security policies may lead to immediate security breaches or vulnerabilities over time once the control system weaknesses are learned by employees (Dorminey et al., 2012).

These theories and concepts previously addressed in this article, from the fraud triangle to the Dorminey metamodel, have demonstrated the evolutionary process of the fraud triangle that has transpired over years of much research investigating the white-collar crime phenomena. Dorminey was a proponent of expanding the fraud triangle because it explicitly centered on offender motivations. He suggested a more comprehensive model, including all components of fraud, probabilities of incidence, and the roles of government and regulatory bodies in controlling and preventing fraud-related crimes (Gantman & Zinoviev, 2017).

Moreover, the metamodel is a tool for implementing countermeasures to fraud crimes and helps identify probabilities for fraud, lends a framework for risk analysis of fraud countermeasures, and provides a better understanding of its antecedents. The metamodel framework helps build a strategic and coordinated anti-fraud environment (Dorminey et al., 2012). However, with all the positive features of the metamodel, it should also be known that it has limitations. Critics (Eaton & Korach, 2016) argue that although this model can break down the components of crimes using the fraud triangle, the metamodel does not go far enough. The metamodel relies too much on the presumption that the pressure of strains, opportunity, and

rationalization are significant contributors to white-collar crime, which oversimplifies a complex phenomenon. These three factors are not present in every case of white-collar offending. Thus, these factors are not generalizations. Therefore, this shortfall highlights the need for new research on human dynamics in white-collar crime beyond the current version of the metamodel.

Historical Roots of white-collar crime

In today's society, white-collar crime is considered a relatively complex form of specialized crime perpetrated by a distinct class of highly trained offenders. According to various government and scholarly sources (FBI, n.d.; UNODC, 2012; U.S. Department of Justice, 2008; Tax Justice Network, 2021), major white-collar crimes have surpassed traditional crime in their negative impact on society and the economic losses incurred by its victims globally. However, when attempting to define white-collar criminality, there seem to be misconceptions or misunderstandings about what defines these particular crimes and criminals (Piquero et al., 2009).

According to Berghoff and Spiekermann (2018), controversy and disagreement exist regarding an exact and clear definition of white-collar crime and offenders. Although the precise definition of white-collar crime is uncertain, many scholars agree that various primary elements are essential to classifying a crime as the white-collar type. The white-collar offender is generally an upper or middle-class delinquent; the most notable motivation for white-collar crime is economic gain; the white-collar offenders are non-violent; white-collar crimes involve a breach of trust; a systemic character, and victimizations are diffused. The criminal offenses related to white-collar crime have caused lawmakers in many countries to play catch up in the creation of new laws to attend to the continually evolving types of new white-collar crimes

adapted to technological advances. As society evolves, so does white-collar criminality. White-collar criminals are flexible, adapt quickly, and are resourceful. They find new venues for criminal activities, e.g., social media, and the Internet, among other cyberspace venues. White-collar crime is often associated with surreal stories produced by the global media hype. The media exposé often presents detailed accounts of corporate officials and bigwigs, i.e., CEOs, Hedge fund managers, investment bankers, lawyers, and others, plundering and pillaging pension plans, investor portfolios, client accounts, and varied government contract abuses, but these criminal acts and malfeasance are nary new or novel (Berghoff & Spiekermann, 2018).

A casual observer needs only to look back in time from a historical perspective to understand how prolific white-collar crime has become. White-collar criminality has become a prosperous criminality across many decades worldwide (Bonger, 2016; Alsworth-Ross, 2017 as cited by Wheeler & Rothman, 1982). Historically, it took considerable time before some offenses committed by white-collar criminals were categorized as criminal acts. Those criminal acts were initially viewed in past decades as innocent mistakes, minor technical glitches, or mere indiscretions without moral or legal culpability. As a result, white-collar criminals were often not perceived as criminals, or at least not the same as the lowly street criminals, who were considered part of the cultural milieus from ghettos. Sutherland (1940) argued against theories citing poverty, traits, or psychological factors as causes for crime when he proposed his Differential association theory, recognizing that the rich and influential classes also had their criminals amongst them (Berghoff & Spiekermann, 2018).

Similarly, in her book on economic crimes, Barbara Hanawalt (1975) applied the term "Fur-collar" crime to describe the criminals and crimes of the nobles in England, who customarily wore fur collars during the thirteenth century. In the seventeenth and eighteenth

centuries, many of the companies operating in the British colonies were fraught with acts of embezzlement, irregularities, malfeasance, and pervasive corruption; crimes perpetrated by monopolistic companies controlled by the British government officials and other criminal types with airs of nobility (Pettigrew, 2014). The early nineteenth century was a time of significant developments and transformations in society across the world. The changes from agricultural societies into industrialized societies and the massive redistribution of resources and properties due to changing political climates opened a floodgate of opportunities for illicit activities (Berghoff & Spiekermann, 2018).

The era of Industrialization created an immense wave and variety of criminality, i.e., illegal land speculation, fraud, and numerous other crimes, which had formerly been considered personal torts, consequently had to be regulated by legislation and classified as public criminal offenses in Great Britain due to the proliferation of such activities. Coincidentally, during the Industrialization period, there were massive levels of corruption throughout urban and rural Europe and America. During these times in America, significant infrastructure construction projects in electricity, water, sewers, gas, and waste disposal became easy prey for corrupt and unscrupulous companies and government officials at all levels. Local government contracts were secured through bribes, regulations were not applied fairly, essential water or rail service supplies were available by graft, and many officials and politicians were regularly on the payroll of organized crime groups (Berghoff & Spiekermann, 2018).

The most notable offenders were the "Robber Barons" associated with the Railroad and the Oil industry. Most of these men were labeled as great entrepreneurs of high society and respectability. They amassed exuberant fortunes through corruption, bribery, deceit, and the favorable assistance of their political friends in the U.S. Government. These were the men whom

the media would later hail as the Industrial Statesmen of the era (Chalmers, 1960). During this period of Industrialization, there were other examples of governmental corruption in Europe. The Banca Romana, an Italian bank group that served Italy as a government monetary reserve, operated a government contract to produce official currency for the government. The bank often printed dual sets of currency, one legitimate and the other counterfeit, which was used to fund the criminal agendas of corrupt government officials. The bank executives would also use counterfeit money as funds for bribery payments to politicians to renew the bank's license. In another example from France, a canal infrastructure project was floated and maintained alive in appearances only for the sole purpose of keeping a positive cash flow, which was, in effect, bilking thousands upon thousands of francs from unsuspecting small investors who were victims of the fraudulent government project. Many French parliament members controlled the project's fiscal management and were the beneficiaries of the monies siphoned from the investors (Berghoff & Spiekermann, 2018).

Much in the same fashion as the rampant corruption in the era of Industrialization, there have been other periods where political turmoil, economic upheaval, or times of war during the twentieth century have all resulted in fertile ground for economic opportunities that are easy plunder by a vast array of white-collar criminal types. One blatant example during turbulent economic times would be Howard Hopson and the Associated Gas & Electric Company during the market boom in the 1920s. Associated Gas & Electric, a utility holding company, suffered a billion-dollar fraud perpetrated by Hopson, who drained the investment accounts of innumerable investors because of illegal activities and manipulations by Hopson as AG&E's CEO and controlling stockholder of AG&E (Hausman, 2017). It was reported that Hopson defrauded stockholders of close to a billion dollars. When pressure mounted for answers to the business

failures, Hopson retired and paid himself a consultant fee of approximately eighteen million dollars. The public outcry was so immense that the prosecutorial agencies were forced to bring Hopson to justice, but many wondered if justice had been served. Hopson was subsequently charged with fraud and sentenced to five years in prison (Hausman, 2017).

According to Berghoff and Spiekermann (2018), during periods of war, military conquest, or change involving new political parties gaining control, many military or political leaders with a propensity for criminal behavior are motivated to plunder-dominated countries for personal gain or as spoils of war. One of the most egregious examples would be Germany's official government during the 40s, under the control of the Nationalist Socialist Workers Party. The German government, supported by its military superiority, found many willing takers from the private business sector throughout Germany that partnered with the government in various illegal profiteering ventures (Berghoff & Spiekermann, 2018). Interestingly, what would be considered one of the most corrupt German governments from a historical perspective during the World War II era created an official anti-corruption office to protect the government against many of its corporate partners, which often and intentionally cheated the government when working as government contractors for megaprojects concerning Germany's infrastructure. Based on the reported observations, these examples present a view of worldwide criminality perpetrated by white-collar criminals considered respectable men, i.e., royalty, high society, executive hierarchies, and middle-class offenders who were not common criminals from ghettos, but to the contrary, educated in prestigious universities and men of means, although criminals nonetheless. Sutherland (1940) labeled these delinquents as white-collar criminals for their economic crimes with the primary motive of financial gain, highlighting the "Greed Factor" because these criminals cited were from what most would consider the upper crust of society. As

individuals or corporate executives, their crimes from the corporate suite are willful and deliberate acts committed illegally to maximize proceeds otherwise unavailable through legal operations. These typologies of crime are not generally violent in terms of traditional criminal physical violence. The environment of the white-collar criminal is mostly a secure business atmosphere unless there is a nexus with organized crime, which is not an unusual arrangement and can often lead to violence or, at a minimum, a threat of violence. However, it should be noted that white-collar criminality involving organized crime is distinct from pure white-collar criminality. White-collar crime as an economic crime may include internal or external factors that create a culture of acceptable criminality, i.e., Neutralization techniques, which managers ignore or tolerate for profits before morals and the financial bottom line. It can be systemic within an organization and sometimes openly encouraged by corrupt leadership. As a result, criminal culpability is diffused, and it is difficult to blame specific actors (Berghoff & Spiekermann, 2018).

White-collar criminals occupy a position of privilege for several reasons; the crimes of white-collar criminals can often be complex to prosecute because these criminals often use sophisticated methods of operation and concealment. The white-collar offenders often have political clout that runs cover for them, and they can also afford the best legal counsel. This class of white-collar offenders also has the resources to bribe judges or prosecutors. Additionally, their social status can create a bias that favors them in the court system. The top management in situations of white-collar criminality is generally insulated from culpability, and there are often lower management individuals who will take the fall for the crimes, should it become necessary. White-collar crimes are reasonably easy to perpetrate because the organizational business environment presents a façade to promote the trust factor, facilitating the commission of illegal

acts by white-collar actors who violate good faith norms and abandon their fiduciary responsibilities. It is not unusual for white-collar crimes to give the semblance of being victimless crimes. This specific label of victimless crime is undoubtedly a misnomer given the adverse impact white-collar criminals have on society overall. The public often perceives it as much because the victims are obfuscated in convoluted schemes. However, the harm is significant, and the financial losses are often enormous compared to average street crimes (Berghoff & Spiekermann, 2018).

These historical perspectives on respectability and crimes committed by individuals of the upper classes have a long trajectory, pre-dating Sutherland's (1940) theory of Differential association related to the white-collar criminal class. Sutherland argued that a particular class of delinquents from within the ranks of high society were actively committing a variety of serious crimes resulting in considerable economic losses, adding that these criminal types were men of means, educated and professional. However, in contrast to Sutherland's theory, Willem Bongers, a Dutch Criminologist, had long before also recognized that a particular class of criminals existed, different from the typical street criminal. Bongers wrote about this specific criminality in the suites instead of the streets and that the actors were criminals with pedigree committing great economic crimes (Braithwaite, 1985). However, Bongers's work on white-collar crime was somewhat biased as he was drawn to Karl Marx's ideas and did not elaborate further; instead, he argued that all crime was due to Capitalism's evils, citing that poverty and inequality in a Capitalist economy lead to crime because of the desperation of the poor. Bongers further argued that Capitalism encourages the upper classes to pursue prosperity at all costs and often leads to environmental pollution, unsafe working conditions in factories, and dangerous products. Many of Willem Bongers's theories were later seen in the works of American sociologist, Robert K.

Merton, which reflected similar conclusions and expounded on the issues of inequality and the perils of Capitalism.

In 1939, Sutherland's theory also touched on the critical variable of social class and negative social learning concerning the assimilation of learned criminal behavior. Sutherland's theory posited the existence of a particular class of criminals he labeled as "white-collar" criminals. These were described as members of high society, respectable, educated men, and wealthy men. In 1940, Sutherland also released a book entitled "The White-collar Criminal," where he furthered his theory, citing that the cause of white-collar crime was learned behavior from associating with other white-collar criminals from the same social class in an environment conducive to white-collar crimes. The theory of Differential association was criticized, as some scholars (Clinard, 1952; Cressey, 1953) felt it was too difficult to measure the transference of behaviors by association. The argument was that simple exposure was not enough to the transference of negative behavior because there were too many variables related to social influence. Interestingly, Clinard and Cressey worked on investigations of white-collar criminals following Sutherland's lead (Braithwaite, 1985).

Consequently, another pair of notable scholars, Gilbert Geis (1962, 1967, 1968) and Herbert Edelhertz (1970), also followed Clinard and Cressey's research on white-collar crime based on Sutherland's lead (Berghoff & Spiekermann, 2018). However, Braithwaite (1985) argued that it seems illogical to restrict the white-collar crime classification to only persons of high social status. Thus, these criticisms may have caused a new focus on white-collar crime research and a changing direction toward examining the organizational aspects of the white-collar phenomena. Braithwaite's (1985) argument is consistent with the evolution of white-collar criminality regarding the white-collar criminal's demographics, which have changed

considerably over time. Today's white-collar offenders can range in economic status and standing from a CEO of an organization to a lower management type or a line employee white-collar offender.

During the 70s, new theorizing opened the door to an expansion of white-collar crime theories, and some researchers began applying organizational paradigms to the study of white-collar crime. The focus on organizations led to a more expansive definition of white-collar crime because many corporations operated in larger environments and involved various power groups within the corporate structures. Moreover, corporations are inherently human entities; therefore, the corporate activities will be consistent with the decisions and actions of individuals (Byrne & Hummer, 2016). White-collar crime theories can fall into distinct mainstream research categories, which operate under clearly defined legal areas that identify criminals. Other categories venture further, looking to biological factors or psychosocial aspects of the causes of crime. Another group of theories falls into the Critical category, which extends into the corporate world of criminality and crimes against the state, examining the larger, more expansive environment and aspects of interrelatedness and conflicts between the more powerful and the less powerful groups (Agnew, 1985). Since its inception in 1939, white-collar crime theory has undergone many reviews and inspired just as many new white-collar theories. Many are aligned, and others are more novel concepts. Many researchers have expressed the need to integrate theories, as the number of theories has increased dramatically. Some researchers argue that these theories can be organized into groups depending on their focus, and each can contribute a piece to make the whole counting on compatibility with specific aspects of white-collar criminality (Chan & Gibbs, 2019).

The suggestion for integrating theories is to reduce the number of theories partially. However, it would also lay a foundation for an organized approach or factors of context for the white-collar phenomena. The current literature review revealed that all the criminological theories that have in some manner advanced new knowledge on white-collar crime have all made worthy contributions that allow for the advancing of new and valuable information, helping to fill knowledge gaps and encouraging future research on white-collar crime. Therefore, integrating relevant existing theories is exceptionally vital because many of those theories present detailed research, which is valid and credible and has helped explain critical aspects of white-collar criminality. For this study, the core elements tied to economic crimes and the relationships between the white-collar enablers and organized criminal groups were critically examined to gain a better understanding and develop more effective internal and external methods of deterrence and control for white-collar crimes (Berghoff & Spiekermann, 2018).

White-collar crime in Modern American society

In examining the current trends in white-collar crime across America, it is notable that white-collar crimes have increased alarmingly in many categories and types over the last twenty years. Modern white-collar offenders are diverse groups of criminals. Many white-collar criminals are solo offenders; others work in small groups or an organizational setting, while others are professional enablers who work as independent consultants or as part of an organized crime group (Dearden, 2019). Research has determined that the criminal trajectories of white-collar offenders have been identified as low-rate, intermittent, or life-course offending, which is similar to the other classes of offenders; however, the distinction between white-collar crimes and others is the commission of specialized crimes that require special knowledge and abilities

that can only be acquired in higher learning institutions. These specialized crimes are the dominion of the white-collar offenders who are organized crime enablers, often-professional lawyers, accountants, bankers, and communication engineers (Piquero & Weisburd, 2009). This typology of white-collar offenses has grown exponentially due to white-collar criminal resourcefulness, criminal innovation, and, often, professional expertise. As a result, white-collar criminality has expanded into virtually almost every primary industry of modern society in the U.S. white-collar offenders have been most successful in adapting to new technologies, exploiting the vulnerabilities of new technologies to commit innumerable crimes across many new platforms, as in the examples of the internet, computers, cellular communications, and others (Levi, 2020).

One of the most striking aspects of white-collar crimes has not been that the upper crust of society has historically committed these crimes or that most of these crimes have gone unnoticed by most members of society. It is a fact that this criminal offender class has perpetrated their illegal activities, hiding in plain sight under the guise of legitimacy and operating criminal enterprises with minimal consequences. The white-collar criminal has successfully infiltrated and assimilated into the modern U.S. business culture because of the pervasive culture of "Whatever it takes" to succeed in American ethos and often creating parallel markets that can destabilize local economies. There are many examples of significant white-collar crimes that have presented a disconcerting continual trend across many decades concerning the failure of government or private industry to control and hold this class of offenders accountable, leading many researchers to suspect a host of factors related to corruption, political influences, and lack of ethical standards which have created an environment of impunity that may be the reason for the unprecedented growth of white-collar crime

(Simpson, 2019). The nature of white-collar crime is considered a complex conundrum involving numerous complex variables that encapsulate this phenomenon. The definitional aspects have certainly caused disagreement among scholars researching white-collar crime, and this factor in and of itself complicates the research. There are also issues concerning what white-collar activities are considered violations of criminal statutes and which might be minor infringements of administrative or regulatory ordinances or codes (Simpson, 2019).

During the early era of white-collar crime, which witnessed and encountered incidents now labeled as white-collar crime, it became apparent that many of the business transgressions of high society delinquents were unethical because there were no formalized laws to define and criminalize such behaviors. From a historical perspective, in America, the concept of white-collar crime was brought forth through the theory of Differential association more than 80 years ago. Since then, the white-collar crime phenomenon has been recorded and researched by countless notable scholars in America and others in different countries and cultures (Simpson, 2019). In the United States, Sutherland's work has guided many researchers exploring white-collar crime, and Differential association theory has positively contributed to the research; however, there appears to be a definitional ambiguity in the basic concept of white-collar crime and how one can measure white-collar crime. The debates on critical definitions of white-collar criminality are numerous, and scholars have been unable to reach a consensus on what defines the many terms related to this phenomenon. Nevertheless, there are many instances; the path from Sutherland's propositions to the current knowledge and rationales for a white-collar crime involving business or a corporate crime are linear (Simpson, 2019).

There is a critical standard set for this research that examines all of the white-collar phenomena. This review also examined the typologies of white-collar offenders and crimes, the

legal processes related to white-collar crime, distinctions between white-collar offenses and administrative violations, responses to criminal and civil violations, governmental and private industry roles, and mitigating the effects of white-collar crime, among others. Furthermore, when dealing with white-collar crime, it is essential to speak to the formal and informal issues concerning legalities and ethical behaviors, as some may be unethical but not illegal or vice versa. In addition, it is crucial to address the questions related to existing power structures related to white-collar offenders or groups. For example, to better understand internal power groups, which often have substantial influence, political protection arrangements with external power groups in various areas of the judicial system or other executive branches of government, or extended power groups in various industries, including traditional organized crime syndicates. Lastly, it is also essential to answer questions about social organization and the cultural aspects of the white-collar situational factors (Simpson, 2019).

White-collar crime in modern America is constantly evolving, and various scholars have expressed concerns over how to assess its impact and measure the incidences of the various typologies of white-collar crime. These concerns have created forums for debate and set the dialogue for academic discussions. Simpson (2019) argues that one of the critical failures in criminological research in the U.S. about white-collar crime has been the lack of bridging data sources. The lack of complete source data does not accurately represent the crimes attributed to the business sector, leading to biased statistics. What appears to be a major flaw has been in the competitive nature of the government and private sector data sources rather than a collaborative effort to bridge all sources. In this instance, the source of the bias is attributed to the economic and political influence of the upper classes, which has been known to manipulate the scales of justice to their favor, creating legislation exclusive to businesses and professions of the upper

stratum of society. These politically influenced scenarios are more likely to create regulatory ordinances that result in administrative sanctions rather than formulating criminal laws and applying criminal statutes to prosecute white-collar offenders. Administrative sanctions are a legal loophole that protects the offender, nullifies the rule of law, and minimizes accountability.

According to Simpson (2019), a concerted and earnest effort by regulatory and control agencies is necessary to measure the numbers of white-collar offenses better nationally. Ideally, the data must include all civil, administrative, and criminal prosecution data, presenting a complete picture of white-collar offending. It is disheartening to know that measures to combine data were previously suggested and encouraged in America; however, numerous academics and legal experts have argued against the suggestion. These opponents have argued that only white-collar violations legally defined by statutes as crimes are justified for inclusion in the official data. Moreover, to better understand the breadth of the underlying opposition to criminal prosecutions of corporate offenders, the actions of the U.S. Attorney General's office under the auspices of the U.S. Department of Justice have left a trail of indisputable evidence. As noted in the following examples, for more than 20 years, Federal prosecutors in the U.S. Attorney General's office who are charged with investigating cases of corporate white-collar criminal wrongdoings have routinely negotiated criminal offenses in a downward departure to convert those crimes into non-criminal matters and civil sanctions by applying monetary fines through deferred Prosecution Agreements (DPAs) or non-Prosecution Agreements (NPAs).

In further examining the data, the corporate administrative adjudications comprised one-third of the entire white-collar caseload taken to final judgment. In contrast, the majority of white-collar cases taken for criminal prosecution involved cases against average low-level offenders, and only one-sixth of all white-collar cases were finalized through criminal statutes.

According to the U.S. Sentencing Commission (2018), these adjudication figures were gathered from 1991 through 2017. Interestingly, compared to the civil adjudications of corporate offenders, the criminal prosecutions of the low-level individual offenders were aggressively pursued by the U.S. Attorney's office, which pulled out all the stops and vigorously applied the total weight of their office to convict and imprison these individual white-collar offenders. These criminal prosecutions were in stark contrast to the preferential handling of downgrading criminal complaints to a virtual slap on the wrist against entitled defendants and corporate entities. This situation highlights the assertions by many criminological scholars that some corporations are "Too big to fail and too big to jail." These situational aspects have created concerns for the credibility and trustworthiness of the Federal government's Criminal Justice institutions in America. The lackadaisical attitude toward criminal prosecutions contradicts the criminal justice mission and undermines the public's perception of governmental integrity (Simpson, 2019).

In this examination of the natural evolution of white-collar crime in America, it is essential to delve into the critical processes of the rule of law as a whole and the creation of new laws that keep up to date with new crimes and with the changing criminal landscape providing an adequate response to address and maintain the rule of law. It is also critical to understand that societal attitudes on the "Hot Topics" of the moment often cause significant public outcries, and the moral panic and indignations experienced can become a society's call to action. In many ways, these collective social triggers can affect the processes and rationale for political action for enacting new laws or amending others. Lastly, there is a consideration of a public left to wonder whether white-collar crimes were inadvertently neglected. Was it an oversight in the social control literature or a case of moral panic? Was it society's populist sentiments that have

unintentionally focused on other crimes, or non-white-collar offenses were deemed more immediate (Levi, 2011)?

Historically, the public is moved by emotional responses and media sensationalism, creating a moral outrage following significant events. The public reaction can spur political intervention, and it is only a short time before politicians jump on board for obvious reasons, leading to legislation that can potentially affect the corporate elites. The following examples present various instances where major white-collar incidents created an immediate response by public outrage: The Foreign Corrupt Practices Act of 1977 was based on a U.S. Presidential Scandal called Watergate, which consequently led to a presidential resignation. The Sarbanes-Oxley Act of 2002 was brought forth due to public outrage by the Enron debacle of 2001, which involved the defrauding of thousands of investors and included total losses in pension plans (Levi, 2011). Much like Watergate, the Enron situation also included a sitting President and other political figures that mysteriously divested themselves of Enron stock holdings just before the mega fraud case erupted in the media reports. The USA Patriot Act of 2001 followed the two previous examples of significant crimes, highlighting another situation of public outrage and government response to illegal financing ventures and money laundering scenarios involving white-collar crimes tied to the terrorist acts of 9/11 (Levi, 2011).

The list of significant white-collar debacles is substantial across the twenty-first century in the U.S. Meanwhile, white-collar prosecutions have continually fallen to the lowest levels in two decades. The recent trends in the adjudication have continued a downward spiral of fraud prosecutions at the Federal level. These current white-collar prosecution levels represent the lowest number of cases prosecuted for over twenty years (Levi, 2011). The TRAC reports (2018) revealed that the long-term slide returns to 1998. The 2018 percent change from the previous

year was 4.4 percent. The percent change from the five years before was more than 33 percent. The percent change from ten years before was more than 31 percent, and the change from twenty years ago was more than 40 percent. There are approximately ninety-four Federal judicial districts within the United States, and undoubtedly, there is marked variation in the per capita number of prosecutions in individual districts. However, the prosecution trend in 2018 was 17.2 prosecutions per every one million persons in the U.S., and the top ten criminal charges prosecuted are all a variation of fraud except for two: Aggravated identity theft and public money property or records offenses (TRAC, 2018).

From what is seen of the current prosecutorial agendas for pursuing white-collar crimes in the U.S. today, it seems the U.S. Department of Justice has narrowed its target on white-collar criminal events selected for investigation and prosecution. Nevertheless, the effects of white-collar crime impact almost every aspect of the average person's life in the U.S.: corporate insurance manipulations, mortgage predatory lending practices, Federal student loan abuses by government-approved banks, pension plans pilfering by labor unions, business cartel creation of artificial shortages (petroleum, beef, lumber industries), and electrical energy consortiums creating controlled blackouts are all examples of major white-collar crime activities in 21st century America that have generally fallen by the wayside in terms of proactive enforcement of the rule of law and subsequent prosecution (Levi, 2011). Therefore, in these examples of areas where white-collar crime lives, it is essential to understand the other side of the story, which reveals that all those corporate businesses maintain political action committees that are benefactors to political parties and individual politicians with assignments on special congressional committees that deal with matters about the interests of their corporate donors, often creating situations of conflicting interests and presents a whole new dilemma. Although

there is considerable concern with variations of white-collar crime related to organized crime and money laundering enterprises that present a formidable threat, the more pressing issues would involve white-collar criminality in corporate America because corporate America controls the central banking and financial institutions in the U.S. (Levi, 2011).

Moreover, the current area of most concern in white-collar criminality is the political aspects and downplaying of the impact of white-collar crime on society and the government's superficial enforcement efforts against corporate offending. Therefore, the potential for proactive criminal prosecution of white-collar corporate offenders must not be minimized and relegated to ineffective justice measures through a process of paltry economic and administrative fines but rather through retributive justice in the rule of law, applying criminal statutes toward the prosecution of the offenders to mitigate white-collar crime's impact on society.

Criminal entrepreneurship

Entrepreneurship is a human endeavor that brings innovation and progress to market economies worldwide in individual or organizational business ventures. Over the years, numerous scholars have studied entrepreneurship to define the concept and learn about the integral parts of this human endeavor. During the late 80s, William Gartner, writing about entrepreneurship, defined entrepreneurship simply as "creating organizations." However, given the complexity of entrepreneurship, this definition was viewed as generic and considered problematic. This definition also assumes that all organizations are legal entities operating in a legal market. Various scholars, including Gartner himself, later expressed a need to search beyond the creation of organizations' concept for a more encompassing definition that described entrepreneurial functions and diverse contexts. However, despite further research on

entrepreneurship by numerous scholars, a consensus for a specific definition of entrepreneurship still needs to be achieved. Although entrepreneurship lacked an exact definition, it created a consensus among scholars that the entrepreneurial community had become fertile ground for infiltrating organized crime and white-collar criminals because of its moneymaking environment. Moreover, the expansion of organized crime into the legal market economies worldwide brought forth convincing evidence of the evolving nature of organized crime and its insidious effects on traditional commerce. In addition, the ingenuity and resourcefulness of white-collar criminals and organized crime highlighted the importance of further investigation to understand better the human factors of criminality within the business communities (Rehn & Taalas, 2004).

According to Arnulf & Gottschalk (2012), human dynamics should be a particular focus when examining entrepreneurship because human agents can be bounded by the mindset that responds to rational choice and opportunity. Therefore, an individual's propensity for criminal behaviors must be evaluated when assessing risk factors for developing countermeasure strategies. In the '90s, William Baumol's work on entrepreneurship examined the workings of legal and criminal entrepreneurship and posited that entrepreneurial endeavors were complex, could exist in various contexts, and function in various forms, thus labeling a tripartite model of entrepreneurial actions in three forms; productive, unproductive, and destructive. The productive actions were described as creating innovations, inventiveness, benefit to society, and benefit to the entrepreneur. However, some critics have argued that the productive entrepreneurship concept needs to go further and be enhanced and developed in new directions. The unproductive actions of the model were those for the sole purpose of generating wealth or benefits exclusively for the entrepreneur without any regard for society. Lastly, destructive entrepreneurship actions were described as illegal in criminal entrepreneurship examples, e.g., organized crime enablers,

shell corporations, and business ventures. Baumol's theory also criticized unproductive and destructive entrepreneurship descriptions, arguing that not all unproductive or destructive actions involve criminal entrepreneurship. Instead, many are caused by underperforming, incompetence, or failed ventures in the legal business market. The productive, unproductive, and destructive concepts of entrepreneurship were constructed to provide a foundation for the theory of entrepreneurship and, gain new knowledge about entrepreneurs' motivations, actions, and highlight critical factors related to productive, unproductive, and destructive entrepreneurship, and more specifically, to explore the concept of criminal entrepreneurship and its relation to the tripartite model of actions of entrepreneurship (Rehn & Taalas, 2004).

In examining the concept of criminal entrepreneurship, it is essential to delve into the nexus between entrepreneurship, white-collar crime, and organized crime to understand better deviant entrepreneurial activities, business strategies, areas of concentration, or investments by white-collar criminals or organized criminal groups. Only through gaining new knowledge and filling gaps in previous studies can the efforts to deter or prevent criminal entrepreneurship, rent-seeking activities, and infiltration of legitimate businesses by organized crime be controlled. Previous research on criminal entrepreneurship has explored relevant underlying issues of enterprising people, the enterprising communities, and how criminals operating as entrepreneurs or as part of a criminal organization gain an advantage to perpetrate crimes through entrepreneurial endeavors, which facilitate the commission of a variety of criminal acts within a business environment (McCaffery, 2018).

White-collar criminals as individuals or associated with organized criminal groups are an imminent threat to society. Through their business ventures, these individuals or criminal organizations often operate shell companies or integrate criminal activities into the functions of

legitimate business enterprises. Entrepreneurship and criminality often function through learned behaviors that are operationalized by an organization's methods of operation. Entrepreneurship and crime are often interconnected areas of human dynamics that can invade the legal business environment by infiltrating criminal operators or legal business vehicles created for criminal purposes. White-collar and organized crime generally defines their culture and goals when they venture into enterprising communities. They often oscillate between legal and illegal boundaries to maintain an appearance of legitimacy. Therefore, theories related to entrepreneurship and crime, e.g., Criminal entrepreneurship, Rational choice, Differential association, or Strain theories, to name a few, have conceptual and theoretical points of convergence and often touch on social aspects, behavioral factors, traits, biology, marginality, and ethnicity as contributors. Thus, it is essential to understand the processes, characteristics, and actions that define entrepreneurship and explain its practicality and how they benefit criminal entrepreneurship. Research on white-collar criminals finds that these individuals are often very creative in diversifying their criminal enterprise investments and acquisitions, concentrating on areas of criminal activity that can blend into legitimate activities and create parallel markets to maximize profitability and avoid detection (Smith, 2009).

An overview of the literature on entrepreneurship and criminal entrepreneurship highlights the critical need to gain new knowledge in these endeavors. First, it is vital to understand that no definition can describe entrepreneurship or a precise definition of a criminal entrepreneur exists. White-collar criminals, in their relationship with organized crime, share life themes of an entrepreneurial nature; thus, from a historical perspective, white-collar and criminal organizations have traditionally operated a business model that is predatory, symbiotic, and parasitical with an omnipresence of violence or the threat of violence, which demonstrates

committed criminality. Although most white-collar enablers working with organized crime groups deny the presence of threats or violence, the principal organized crimes are inherently violent.

Interestingly, some scholars (Gottschalk & Smith, 2011; Arnulf & Gottschalk, 2012; McCaffery, 2018).), argued that only organized criminal ventures that move into the legal markets can be classified as entrepreneurial and contends that any other entrepreneurial endeavors by organized criminals carried on in the black market are simple forms of Racketeering and not entrepreneurial. In contrast to these assertions, Smith (2009) argues that both markets require similar skill sets to accomplish, and both are entrepreneurial endeavors, although one inhabits the legal market and the other takes place in the underworld black markets; however, both are known to often oscillate between markets. The theoretical framework of the tripartite model offers insight into the operational mechanics of criminal entrepreneurship in the concepts of *Modus Operandi*, *Modus Essendi*, and *Modus Vivendi* to provide a better view of the white-collar and organized crime behavioral patterns based on these concepts. *Modus Operandi* is classified as operating; it is a concept in criminology related to learned behavior and life experiences with narrative and visual aspects, as in the examples set forth by Sutherland's theory of Differential association. The white-collar criminal is more versatile, adapting and seeking opportunities in changing markets than the common criminals who perpetuate traditional street offenses and simply select their crime targets on opportunity based on the convergence of the victim, the criminal, and the location of the crime. White-collar criminals often develop new products, services, or innovative ways for illicit operations within their dominion because they feel more secure, often adopting new types of crime or criminally exploiting new market areas. The second concept of *Modus Essendi* is essentially understanding how the white-collar or

organized crime offender self-identifies within their environment and gains notoriety, with the white-collar enabler feeling powerful associating with organized crime and the organized crime member building social capital inside their criminal organization and throughout their external associations. The third concept of this tripartite model, *Modus Vivendi*, brings networking into an organization's relationships, centered on understanding the essential aspects of entrepreneurship. The network is created mentally and possesses a physical structure, operationalized through social activities. The white-collar or organized crime offender's *Modus Vivendi* extracts value from the network through their relationships. It would almost appear as if *Modus Vivendi* creates an environment whereby relationships in the network occur within a system of power bases, committed patronage, and dedicated obligations by internal and external associations. The white-collar or organized crime offenders generally have an ongoing specific *Modus Vivendi* with other organized criminal associates and the general business community. The network these offenders establish is ample and sophisticated and generally contains valuable contacts that help grow the social capital. These offenders are highly adept at cultivating and exploiting criminal and non-criminal associations. They are also well versed in directing internal and external contacts to accomplish organizational goals and discarding those expendable contacts. Due to the white-collar and organized crime offenders' aura of mystery and power, they are often viewed as shrewd leaders who demand recognition and respect (Smith, 2009).

Gottschalk (2010) posited that it might be possible to better understand criminal entrepreneurship and criminal organizations by examining and contrasting them against legal business entities, as both operate similarly. For example, the European Union (E.U.) cites eleven characteristics to define organized crime. Consequently, the descriptors provided by the E.U. show a notable crossover of these characteristics on their list, with many also being descriptive

of the traditional business models. Therefore, it is also essential to compare critical dimensions, i.e., goals, limitations, objectives, competitors, and rent-seeking entrepreneurship strategies. These factors imply specific transaction costs, which may depend on differences in one or more of these dimensions between legitimate businesses and criminally oriented organizations.

Gottschalk (2010) cites and refers to Symeonidou-Kastanidou (2007), arguing that redefining organized crime when a criminal organization takes on an entrepreneurial structure is essential. Criminal enterprises organize business ventures to exploit a niche they have identified in the market. As a result, they seize opportunities to create economic value, mainly when demand for those specific services or goods are high and supply is low. The costs are often more significant in illegal markets. Other research on the structure of criminal enterprises, particularly the enterprise paradigm, posits the assumption that criminal organizations and legal organizations have notable similarities, as previously discussed; however, these organizations also have marked differences. According to General organization theory (Foster, n.d.), an organized criminal group is governed by the same fundamental principles that underlie entrepreneurship in legal markets, such as maintaining the organization's market share and expanding the market share. Organized criminal groups and legitimate organizations also need to meet the demands of consumers, suppliers, and competitors. Thus, the main difference between these groups would be that the criminal groups provide illegal products while the legal groups do not. Other notable distinctions would be that criminal enterprises are generally loosely structured, flexible, and quickly adapt to changing environments. Like traditional businesses, criminal enterprises flow with growth or decline in their market. They are constantly seeking to expand their territories. However, many of those territories are often hostile and uncertain because these are illegal markets. The uncertainty depends on the volatility of the illicit

marketplace and threats from law enforcement entities or other criminal organizations competing to control the particular criminal enterprise's market share or territories (Gottschalk, 2010).

Initially, many business structures adopted by organized criminal groups were based on blood ties, ethnic bonds, or longstanding friendly relationships. However, these social bonds rarely equate to good business acumen, marketing abilities, or social skills necessary to flourish in entrepreneurial organizations. Consequently, most criminal organizations' leadership transitioned to the enterprise model, based on expert advice from external consultants or the professional white-collar enablers operating on the periphery of the underworld as independent consultants delving into the organization's activities in legal and illegal business environments.

Albanese (2010) argued that in the natural evolution of criminal organizations, many leaders eventually abandoned their traditional organizational models due to dissatisfaction with ethnic and hierarchical structures because these had historically proved to be problematic as every member of the organization was aware of all organization business and because when the membership was based on blood or close social relationships, the business atmosphere was difficult to maintain with the expectations of special favoritism and the discipline was often problematic. The majority of the more established organized criminal groups subsequently converted to rectangular models in their organizational structure where leaders were the only ones privy to the overall scheme of operations; all other members' work was compartmentalized to only specific duties, and the organizational goals were focused exclusively on economic considerations, abandoning previous methods of operation. The economic relationships replaced the "buddy system" that set the foundation for criminal entrepreneurial ventures, avoiding violence when possible and accepting interethnic participation, which proved to be an exceptionally lucrative business model.

In the relationships between organized criminal organizations and white-collar criminals, it is essential to understand that these agency relationships are conditioned by critical variables affecting the organization and the white-collar criminal enabler. For example, if the objectives are distinct and allegiance to the organization is tempered by personal agendas, the agency and agent relationship may result in conflicting goals and affect the success of the organizational goals. However, in a relationship of mutual commitments to organizational goals, criminal enterprise leadership, and their white-collar enabler will be guided by rational self-interest and economic benefits. Thus, this premise presents a logical business model and opportunities that incentivize an enduring criminal relationship (Heath, 2008).

To further examine the relationships of organized crime through criminal enterprises, it is essential to look at the concept of business cartels. The relationships between organized crime and business cartels require more investigation for better insight. In addition, there is a need for new knowledge to fill gaps in the current knowledge base concerning these relationships between criminal enterprises and legitimate business groups infiltrated by organized crime. Business cartels are former legitimate business organizations that entered into criminal associations with organized crime groups for various reasons. Many of these business organizations reportedly became involved with organized crime voluntarily, often because of cash flow problems, the need for protection, or because business owners willingly seek association and others are just surreptitiously infiltrated by organized crime with intentions for a hostile takeover. Consequently, these companies are classified as criminal organizations because they fit the criteria set for traditional organized crime according to the U.N. and E.U. Some researchers have disputed these classifications, arguing that these criminal associations are due to threats or extortions by organized crime.

Jaspers (2018) argues to the contrary, indicating that many criminal associations are voluntary and that many organizations enter into these relationships for various reasons. However, all fully know the consequences of forming partnerships with organized crime. Additionally, these relationships between legitimate businesses and organized crime can be complex and, depending on the circumstances can be similar or distinct, as cited by Passas's (2002) theory of antithetical and symbiotic relationships between illegal and legal enterprises. The antithetical associations are unequal in the balance of power and often predatory, as in organized crime's relationships with legitimate businesses. On the other hand, symbiotic relationships establish a network of mutual benefits and a shared power structure as in traditional business relationships; however, it is crucial to understand that any relationship with organized crime will be to the advantage of organized crime, with the significant benefits going to the criminal group. Moreover, during this examination of criminal entrepreneurship, various concepts have been highlighted to better understand the complexities of criminal entrepreneurship and the essential factors related to critical relationships between organized crime, white-collar criminals, and legitimate businesses. Previous research in this area has generated copious and critical information related to criminal entrepreneurship; however, much more research is needed to fill the gaps in the existing information base and gain new knowledge specifically about criminal entrepreneurship.

Critical Factors to White-collar Crime

The white-collar crime phenomenon is a conundrum that has presented a challenging task for researchers across many decades. Various scholars (Braithwaite, 1985; Agnew et al., 2009; Albanese, 2010) have produced valuable studies on white-collar crime, focusing on certain

specialized white-collar crimes, while other research has focused on the offenders (Sutherland, 1940; Chalmers, 1960; Gottschalk, 2017; Holmes, 2017) There has also been an extensive review of the adverse effects of white-collar criminality and the significant adverse impact on society worldwide. From the onset of the initial theories on white-collar crime, most notable was Edwin Sutherland's theory of Differential association in the late 30s, which centered on a particular offender type from the high society groups that he labeled as a "white-collar criminal." Although Bonger (1916) and Hanawalt (1975) had touched on the topic of persons from high society committing specialized crimes, it was the Differential association theory that started the in-depth examination of the white-collar phenomena more than 80 years ago, and that has been highly influential for this particular class of criminals in later research (Berghoff & Spiekermann, 2018).

The initial focus of white-collar crime theory research was on a particular social class within the upper strata of society, who were committing various specialized crimes from within their high society environment. The belief was that causal factors of white-collar crime were learned or assimilated behaviors acquired by associating with other individuals from the same social class in one's environment. As interest in white-collar crime in Academia and government grew, many new studies centered on various criminological theories: Rational choice theory, General strain theory, Traits, Biology, and Neutralization theory, to name a few from a long list. Most theories, with their specific and different focus, examine behavioral aspects, psychopathologies, biological characteristics, and environmental factors, searching for answers to the causes of white-collar crime. The suspected contributing factors to white-collar crime are numerous; however, there was some crossover between many contributing factors, and groups of these appeared to converge in three significant areas: psychological, organizational, and

situational. Several studies related to these specific areas of convergence highlighted that offender motives in white-collar crime were based on psychological issues, organizational factors, or situational factors involving environmental motivators. Although these three areas are distinct, each may, in some way, create a motivation to commit a white-collar crime, individually or in combination with each other (Berghoff & Spiekermann, 2018).

Psychological:

This research study of the white-collar phenomena led the investigator to look toward possible motivating triggers involving psychological factors leading to a criminal event, and it is essential to examine the psychological aspects considered critical in suspected motives for white-collar criminality. To better understand the psychological nuances, the researcher reviewed previous studies and literature to help identify essential elements of criminological profiles, examining different behavioral aspects, personality characteristics, other psychological features, and related sociological experiences concerning social groups or environments. Because of the prolific character of white-collar criminality, the researcher needed to recognize behavioral and sociological contributors to the white-collar offender's actions. The researcher needed to learn how to construct a criminal profile based on evidence, patterns, and demographics of offenders and the nature of their criminal acts.

Historically, in the U.S., criminal profiles began to appear in the early 70s when the FBI established its first Behavioral Analysis Unit (BAU), which pioneered the creation of criminal profiles for American law enforcement. Initially, the profiling work was centered on suspects in serial murder investigations. However, The BAU eventually and successfully began constructing criminal profiles for serial offenders in other serious offenses besides murder, like rape, drugs, and significant thefts (FBI, n.d.). Like most investigative tools, criminal profiling has undergone

continual evolution and, at the onset, led to advances in the investigative capacities of criminologists and investigative agencies. Using criminal profiles as an investigative tool helps examine an offender's behavior and analyze relevant psychological factors, often assisting investigators in formulating predictions on future offending. The profiling tool has expanded to incorporate social processes, networks, and psychodynamics. However, many from inside law enforcement and Academia have argued that profiling has significant limitations and question the reliability of profiling work. Criminal profiling has also created substantial controversy between law enforcement and the legal profession, challenging its effectiveness because of its modest measure of success in the field (Fox, 2019).

Scholarly research (Fox, 2019) on the effectiveness of criminal profiles revealed that the predictions of the profilers were at 66 percent accuracy; however, the actual arrests based on profiles were 5 out of 184, which reflected a dismal 2.7 percent rate of success in the field. These findings highlighted the limitations in the current knowledge base in its application to white-collar crime, creating a need to generate more research concerning white-collar crimes and this class of offenders. New knowledge is necessary to construct more effective systems to deter or prevent white-collar criminality, fill gaps in white-collar criminal profiles, and increase current knowledge of white-collar crime nexus with organized crime (Eaton & Korach, 2016).

White-collar research on offender profiles must also examine all data on behavioral antecedents, personality traits, and offender characteristics. It is essential to develop an effective predictive analysis model for white-collar offenders. A thorough review of the relevant psychological factors reported by researchers on the white-collar offender will help identify the types of criminal cultures that may promote or inhibit white-collar criminality. Although a criminal profile cannot conclusively identify an offender, as with a fingerprint, it can lead

investigators to behavioral patterns and relevant characteristics consistent with any evidence of the white-collar offense, thus narrowing the gap for a conclusive finding. There are characteristics of white-collar offenders, that helped construct a four-trait model, identifying: authority, cultural hedonism, narcissistic tendencies, and low self-control (U.S. Department of Justice, n.d.). Many white-collar offenders were found to have these traits across various studies, which are suspected contributors to criminality. The first of these traits is authority, which is generally present in ascribed or delegated positions of power. From a psychological perspective, authority has been a critical issue in some cases, generally involving the abuse of power or authority. The adverse effects of authority traits have been reported in many cases. The proclivity for abuse of power is substantial and has involved many corporate executives who commit major crimes. However, many scholars argue that abuse of authority has also been seen in cases of non-executive white-collar offenders, which debates the contention that abuse of authority only exists at the executive level. The second trait, Cultural hedonism, has been frequently associated with personality deviance. According to previous research (Blickle, Schlegel, Fassbender & Klein, 2006; Ragatz et al., 2012), hedonistic individuals place high importance on material success and wealth. Interestingly, these factors have also been identified in the American Ethos of achievement. Hedonism is considered a significant and consistent trait that drives white-collar offenders to commit economic crimes. Therefore, according to the Four-trait theory model, a hedonistic attitude will motivate white-collar offenders to seek opportunities or create opportunities related to economic gains. Thus, hedonism could create an atmosphere of extreme stress on the white-collar offenders to succeed, either self-imposed or generated by organizational demands. The third trait listed, as a suspected contributor to criminal behavior was Narcissistic personality tendency, classified as a personality disorder (NPD). Research

(Ragatz et al., 2012) indicates that some individuals diagnosed with NPD may be more susceptible to deviant behavior. The other features commonly found in NPD can be illusions of grandeur, the need for adulation, a lack of commitment to others, a sense of entitlement, and a lack of empathy. These personality characteristics were consistent in some of the most notorious white-collar criminals documented (Ragatz et al., 2012). Lastly, the fourth trait on the list of suspected contributors is the low self-control trait. Low self-control has been historically associated with deviant human behavior, in that a person with low self-control can display risky and foolhardy behaviors that can seriously harm one or others. However, it is not necessarily restricted to the realm of criminal behaviors. Additionally, the General theory of crime by Gottfredson and Hirschi (1990) argues that individuals predisposed to low self-control often partake in risky criminal behaviors. They also argued that individuals with low self-control have also been known to evaluate the crimes they were contemplating through a cost/benefit analysis of gains compared to negative consequences, which also follows the reasoning of the Rational choice theory by Adam Smith in the late 1700s. Thus, to better understand the deviant behaviors of the white-collar offender, we must understand the offender's personality traits and social and environmental interactions (Dearden, 2019). Moreover, the four personality traits reviewed have demonstrated some validity to an overall criminal profile for white-collar offenders. Although various studies have shown numerous other traits also correlate with white-collar criminality, the four traits presented have been identified and associated with many notable white-collar criminal cases (Eaton & Korach, 2016).

Organizational:

In further review of possible contributors, the organizational factors related to white-collar crime must also be examined to determine the specific aspects of an organizational setting

that may induce the white-collar offender's motives to commit a crime. Organizational opportunity is a dynamic perspective and theory that suggests white-collar offenders often expand their opportunities in their organizational environment over time. The organizational opportunities to commit crime are specific elements of white-collar crime. The organizational elements are described as follows: an offender's legitimate access to where the crime is perpetrated, the offender and victim are in distinct locations, lower risks, and a cloak of legitimacy exists to obfuscate the crimes. Thus, within the organizational context, offenders can often conceal their economic crimes with minimal risk or exposure, mainly when the offender is in a position of power. Also, white-collar offenders often have access to organizational resources. Thus, white-collar offenders can expand criminal opportunities (Gottschalk, 2018). Early research on organizational opportunity also determined that opportunity often depends on the white-collar offender's ability to build social capital within the organization. Developing strong social ties with organizational leadership and building transactional relationships will help the white-collar offender gain better leverage for criminal opportunity expansion. Therefore, white-collar offenders can often improve the administrative convenience of their criminal activities through opportunity expansion and by creating new opportunities by design. A slightly different concept for white-collar crime motivations can be further explained in the Convenience theory, which cites financial motive, organizational opportunity, and a predisposition to deviant behavior as predictors for white-collar offending (Gottschalk, 2017).

Donald Cressey's fraud triangle theory in the 70s also argued that specific pressures or strains, opportunities made available by access or control, and neutralizations and rationalizations were common factors and predictors for criminal behaviors related to white-collar criminality. Thus, all these concepts highlight the premise that organizational factors have

an affirmative link with the causes and motivators for encouraging white-collar crime. The research in this study also confirmed the involvement of organizational factors that contribute to and facilitate many of the white-collar crimes, and the "Greed Factor" in making large sums of money very easily was also found to be one of the other main reasons for the white-collar offending.

Situational:

The situational aspects of white-collar offending sharply contrast traditional criminal trajectories of common offenders in that common offenders generally initiate criminal offending in their early teens. Research suggests that these tendencies for criminal behavior may endure for a few years and subside as individuals mature. However, many white-collar offenders follow a pattern of punctuated situational-dependent offending. These types of offending patterns are situational and depend on factors external to the white-collar offender. The following scenarios are examples of external situational factors; an offender's access to organizational opportunity for committing crimes will depend on their ability to secure a position of authority within an organization, or the situational factor may be dependent on an offender experiencing a non-shareable financial crisis, which often motivates a white-collar offender to commit a crime. It is also vital that the offender's access to organizational opportunities is actuated through structural factors determining occupational assignments' distribution (Piquero & Benson, 2004).

Structural mechanisms play a significant role in white-collar crime compared to other forms of crime. Therefore, it is essential to understand how individuals can influence an organization's structural factors and culture in accessing and seizing potential criminal opportunities. Often, organizations may inadvertently present several criminal opportunities and also facilitate them. Several examples of encouraging criminal activities can be an organizational

structure that decentralizes critical decision-making, where a white-collar offender may fade into the background of a complex organizational hierarchy and circumvent accountability. Another might be that an organization encourages white-collar offending through incentivized promotions or rewards tied to company goals, much like performance compensation packages. Undoubtedly, organizations can unwittingly create conditions that create critical situational factors conducive to white-collar criminality (Piquero & Benson, 2004).

Moreover, the white-collar offender is often older, educated, middle-to-upper class, has accumulated some wealth, is a professional with general marks of achievement, and by all appearance is a conformist. However, white-collar offenders maintain conformity because it helps maintain their façade of legitimacy. The white-collar offender has much to lose compared to an ordinary street criminal by most measures. Therefore, the same situational factors that promote conformity may lead the white-collar offender to commit a crime, as in the example of the individual cast into a non-shareable financial crisis (Piquero & Benson, 2004). A substantial number of white-collar offenders fall into the financial crisis example. As these offenders begin to experience dire straits, they look for a way out through white-collar criminal activities that may bring relief to their crisis. However, when the offender is under the pressure of a crisis, the offender takes more unnecessary risks and can often make mistakes. Wheeler (1992) argued that greed, economic gain, or financial recovery might not be the only reasons white-collar delinquents commit crimes. He points to the fear of falling from grace or losing their accumulated wealth as another plausible motivational factor. This point brings us back to the previous discourse on goal blockage cited in Strain theory, which posits that wealthy white-collar delinquents experience strains and debilitating pressures related to personal goals, much like the

Lower-class offenders involved in criminal behaviors, with the only distinction being their mindset and reasons for committing the crime.

White-collar criminality is unequivocally different from other typologies of crime. It has three components: First, the white-collar offender arrives at the life course criminal intersection at a distinct age range compared to the average criminal offender. Second, the white-collar offender's demographics, psychosocial characteristics, and traits notably differ from ordinary street criminals. Third, criminal opportunities are diverse and can often be dictated by internal or external factors, such as organizational, situational, or offender characteristics. This third component mentioned was noted in this study, as we found that organizational and situational features are often relevant factors to the causes of white-collar criminality, much like the psychological and sociological factors that contribute to the motivation for the offender's criminal behaviors. White-collar crime is a complex phenomenon that requires further research to fill gaps in the existing knowledge base and gain the new knowledge necessary to advance better methods to mitigate its impact on society.

White-collar enablers and organized crime

In continuing the examination of the varied aspects of the white-collar phenomenon, some of the most notable operational facets of this typology of crimes are seen in the relationship between the white-collar offender and organized crime. In particular, they are focusing on the white-collar offender who operates as a professional enabler. The criminal enablers sell their expertise as professionals in various legal or business consultancy fields to further the many sophisticated or technical crimes of their collusion with organized crime. Although many white-collar enablers may not all be from the upper strata of society, as argued in the Sutherland (1940)

Differential association theory, the preponderance of the evidence demonstrates that many are from the middle to upper classes. Nonetheless, these individuals are criminally inclined and educated professionals, similar to others from the upper class, who have assisted organized crime in growing their criminal enterprises exponentially across the globe (Berghoff & Spiekermann, 2018).

In the scheme of things, organized crime has always been the primary source of criminality, which has the most adverse impact on society worldwide. Organized crime is one of the dominant players in various illegal and legal markets. It historically controls the underworld black markets in illegal weapons, drugs, human trafficking, gambling, prostitution, and usury, among many other crimes. Organized crime annually generates several trillion USD or almost 4% of the world's gross domestic product. Interestingly, much of this illicit money could not have been gained without the expertise of white-collar professional enablers, who have structured criminal enterprises and laundered enormous amounts of illegal proceeds through various methods and venues. The professional enabler is an astute opportunist offender who can often adapt to changing conditions, maintaining the flexibility to expand new criminal opportunities and use organizational opportunities that facilitate the commission of major white-collar offenses. The white-collar enabler is essential and indispensable to the success of durable criminality by organized crime across local, national, or international dimensions. Thus, it is critical to identify the actors and their roles to understand better the diverse functions of the various types of enablers within white-collar offender groups. Inside the world of white-collar enablers, some of the most visible groups involved are lawyers, accountants, real estate agents, and bankers. The collusion between enablers and organized crime has grown money laundering activity and criminal corporate vehicle production and made the enabler type of offender a

prolific group of criminal specialists within the many white-collar offender classes (Operti, 2018).

For this study, the classifications of white-collar enablers were structured by Tiers of offenders according to their importance in the hierarchy of organized criminal groups. The Tier 1 enablers are those with professional titles, such as lawyers, bankers, accountants, and corporate executives, among others. The Tier 2 enablers would include some of the following examples: engineers, chemists, pilots, maritime experts, and logistics experts. Beyond the first and second tiers, the rest are Tier 3 expendables or laborers carrying out a criminal group's more dangerous or tedious labors. The enabler groups are formidable, large groups of criminals at the service of criminal organizations worldwide. So much so that the U.K. Home Office had predicted 100 to 200 enablers' arrests each year under the Serious Crime Bill of 2014 (Middleton & Levi, 2015); however, the lawyers who traditionally maintain relationships with organized crime in criminal defense counsel have been identified as the most prolific criminal enablers. However, at any given time, many enablers, regardless of their profession, operate as horizontal enablers, working for different organized crime groups. The relationships between lawyers and organized crime are notorious. In most cases, lawyers are direct participants who actively direct crimes or coach their criminal clients on avoiding detection or how to circumvent the law. These actions transform the lawyer from a legal counselor to a criminal co-conspirator subject to all the penalties of the criminal system. Affairs of collusion between organized crime and private law firms are standard worldwide and have created an extensive network of criminal enterprises integrated into the major areas of the legal business community. Legal professionals have been instrumental in constructing facades or shell corporations often used for criminal schemes associated with organized crime. Many of these business vehicles are companies partially operating as legitimate

businesses to mask the underlying criminal enterprise. Therefore, examining the type of business structures constructed by the enablers and following the money generated from the subsequent crimes is essential. These money trails eventually lead to money laundering operations that may be kept in-house, using friends, family, criminal associates, or contracted out to a professional money launderer. Money laundering is a specialized crime and a critical area in the financial framework supporting organized crime's wealth accumulation. Organized crime groups benefit enormously from their relationships with professional enablers, who offer expert services in various fields, helping further criminal endeavors. For example, a professional enabler can be a banker who funnels large amounts of illicit proceeds through the banking systems, moving monies worldwide through numerous international banking institutions to obfuscate the end location of the money. The professional enabler might also be an accountant working two sets of financial books, hiding assets, over-stating capital, or falsifying regulatory documentation, or it might be the real estate professional buying properties, obscuring the identities of genuine buyers or selling the same properties multiple times in convoluted processes using straw purchasers. These are but a few examples of the types of professional enablers that have historically partnered with organized crime. Despite significant efforts to control this specific crime, money laundering has grown to epidemic proportions, and its effects have been most devastating in terms of its adverse economic impact on society overall (Levi, 2020).

Beyond the money laundering conspiracies between white-collar enablers and organized crime, many enablers, including lawyers, have further established themselves as actual conspirators of organized crime, venturing into the realm of Trust and Company service providers (TCSPs) and Company formation agents (CFAs) offering the formation of legal corporate vehicles specifically for criminal endeavors. These business entities are typically used

to create trusts, foundations, or limited partnerships as legal instruments for legitimate business endeavors with full financial and commercial capabilities. Many of these entities are constructed in tax havens overseas because of the reduced levels of regulation in extraterritorial jurisdictions and bank secrecy laws that offer complete confidentiality. These corporate vehicles allow substantial amounts of illegal and legal funds to move through numerous global financial structures, falling into a vortex to be lost from tracking. The corporate vehicle is an excellent tool that allows for the concealment of beneficial ownership, obscures the origins of investments, and provides a façade to give the appearance of a legitimate entity. Corporate vehicles are also efficient linear money-laundering tools, which can be constructed or dissolved quickly through the service provider, the company of formation, or legal representative at inland or offshore locations. These strategies are common in the Modus Operandi of the white-collar enabler for concealing criminal gains and guaranteeing anonymity. The use of legal forms and practices, readily manipulated by third-party intermediaries operating from a layered market to facilitate the abuse of otherwise legal administrative documents, is a significant concern. Therefore, regulators need to have the ability to discern between misuses involving minor civil violations and severe criminal misuse of corporate vehicles. There appears to be a knowledge gap concerning policy, procedures, and administrative regulation of corporate vehicles that must be filled through new research to develop effective measures to mitigate the use of corporate vehicles for criminal purposes. It is also imperative that these types of money-laundering scenario investigations are not limited to suspected organized crime organizations. As determined in this study, many purely white-collar criminal schemes are operated by professional enablers working at the service of many of the world elites, politicians from a host of different countries, and other sorts of celebrity-type individuals who may not be associated

with the underworld of crime but are nonetheless criminals involved in sophisticated money-laundering conspiracies operated by some of the world's most prestigious banking institutions. The financial sector is one of the areas of significant exploitation by professional enablers, traditional organized crime, and other white-collar organized crime groups. When looking for vulnerabilities and assessing risks in the banking industry, it is crucial to understand that some standard security mechanisms are effective countermeasures for external threats and others are effective for internal threats. However, both systems are generally ineffective against bank insider manipulations, known as management override. Although all banks have safety measures to prevent internal problems, the authority assignments within the banks allot power to executives and provide a liberal position of trust. Historically, it has been precisely under these specific circumstances where abuse of trust often occurs. In these scenarios, there are cases when an executive operates as a solo actor, others where a group of actors works in unison, and still, others where the white-collar enabler is part of a collusion scheme with organized crime or, worse yet, the most damaging scenario when the organization is corrupt altogether. Interestingly, within the last two decades, many criminal cases have arisen from governmental investigations at various prestigious and international banks.

These criminal scenarios came to light in the FinCEN information leak (BuzzFeed, 2020), which exposed the depth of organized crime groups' criminal activities within various notable institutions in the banking industry. Numerous investigative files concerning active investigations of the Financial Crimes Enforcement Network (FinCEN) of the U.S. Department of Treasury were leaked to the media. These files were sent to BuzzFeed News on September 20, 2020. The investigative files revealed, among other things, that although major banking organizations like the Bank of New York Mellon, Deutsche Bank of Germany, Standard

Chartered of England, JP Morgan Chase, and HSBC of England were banks that had been sanctioned and prosecuted for financial misconduct, these banks continued to do business with numerous clients suspected of criminal activities. Many of these persons were also under active criminal investigation by U.S. Federal authorities. It is, therefore, reasonable to assume that many banking conglomerates identified were either infiltrated by organized criminal groups and possibly compromised from top to bottom and that the banking environment was a thriving hotbed for laundering illicit monies worldwide that was the result of criminal conspiracies of professional white-collar enablers and a variety of organized crime groups or the banks were in effect operating as the white-collar enablers themselves. Money laundering can be the predicate crime, a key component to a host of significant crimes, like drug trafficking, human trafficking, terrorism, and others, all of which have devastating effects not simply in America but on the societies of the world. The harsh reality of money laundering is that suspicious monies flow worldwide, filtering into numerous industries like professional sports, prime real estate, Hollywood entertainment, and numerous other high-end areas of significant investment. The FinCEN leak brought home the reality of possible major corruption in and around some of the largest international banking organizations, and the extent to which these sophisticated money-laundering venues were operating was unknown. The suspected illicit financial pipelines maintained a heavy flow of dirty money throughout global financial networks. The criminal money sub-network had been operating without impediment and so freely that it had become difficult to distinguish between the legal and illegal networks and cash flows (Levi, 2020; U.S. Treasury, Financial Crimes Enforcement Network (FinCEN), n.d.).

During several decades, going back to the decade of the 20s, the organized crime phenomena in the U.S. continually expanded in space and power, constantly evolving. The

organizations were adopting new strategies and operating under a different Modus Operandi, eventually leading to their money laundering activities. The U.S. government's response to the growing criminal activities of organized crime enacted its first anti-money laundering legislation in 1970 in the government's efforts to rein in money launderers and tax evaders. The new anti-money laundering (AML) concept focused on monies generated through activities with an affirmative link to any crime. It was touted as the best method for confiscating the economic resources of criminal organizations, thus bankrupting and disrupting these groups (FinCEN, n.d.).

The American anti-money laundering model (AML) presented what were believed to be the known routes utilized by the various major criminal organizations and pushed forward the AML agenda on any countries willing to join the fight. However, money laundering was a new form of crime poorly understood and relatively unknown to the world outside organized criminal organizations. Eventually, as the money laundering concept took hold and began to evolve on a grand scale, it became essential to determine the extent and shape of the criminal space occupied by professional enablers and organized crime in the market. During the initial push of the anti-money laundering efforts, the U.S. continued its campaign to control organized crime through AML and expand its reach through governmental agreements and memorandums of understanding (MOUs) with other governments. The U.S. mainly sought to join forces with the United Kingdom, which had many former colonial interests that had become independent economies; now offering sheltered tax havens with banking secrecy structures.

The U.S. viewed these territories as the key to seizing the monies and assets of organized criminals and expatriate tax evaders outside U.S. territorial jurisdictions. The expatriate tax evader was, in actuality, the primary target of interest for the U.S. government, who long before

had wanted to find a way to deal with wealthy Americans who were using foreign tax havens to evade taxes, and the AML provided the best pretext for doing so. If the U.K. agreed with the U.S. about enforcing AML policies, the U.S. would gain extraterritorial authority on foreign soil to apprehend domestic tax evaders. Observers on both sides of the Atlantic viewed the ruse efforts by the U.S. as an insincere action in the AML for political purposes. However, as the AML agenda rolled out, the U.K. and the U.S. encountered staunch resistance from their respective banking industries. The pushback in the U.K. was so hard that the Home Office was pressured to make significant concessions and invite executives from the banking industry to participate in the AML policy-making decision-making process. The U.S. also encountered heavy political resistance and much foot-dragging from less than cooperative banking executives, causing the AML concept to lose its bite, at least in the area where it was most expected to receive full cooperation. However, as the pushback from the U.S. banking industry was tied to banking political action committees and industry lobbyists representing large numbers of political donors, the initiative was significantly watered down (Young & Woodiwiss, 2020).

The reality seems to be that the U.S. Department of Justice constructed a flawed AML program that was overreaching its authority in that it wanted to circumvent international law limitations to reach expatriates' finances on the one hand and, on the other hand, gain information on foreign nationals that do business in the U.S. but reside outside U.S. territories (Lord, Campbell & Wingerde, 2019). Interestingly, the U.S. touted the AML initiative as a successful program in the international effort to control organized crime and money laundering; however, many scholars have disputed these assertions (Levi & Reuter, 2006; Van Duyne, 2008). AML undoubtedly fell short of its desired effects. The targeted criminal activities were

not suppressed, nor was organized crime disrupted, and in essence, the AML was a mere inconvenience for organized crime. Moreover, the anti-money laundering efforts failed in their primary objectives: controlling organized crime, halting major money laundering activities, ending white-collar financial enablers' participation, and eliminating banking secrecy.

Consequently, the pushback from the banking industry against too much government meddling led to compromises by the U.K. and U.S. The AML was tailored to protect each country's banking priorities and national interests, and all subsequent legislation, newly created or existing, was amended to follow suit. However, the political pressures within both countries greatly limited the AML's potential to impact money laundering significantly (Young & Woodiwiss, 2020).

The relationships and criminal conspiracies between white-collar enablers and organized crime continue to grow. They are evident by the sheer number of documented money laundering cases related to criminal conspiracies involving white-collar enablers and organized crime (FBI, n.d.). Therefore, based on what is currently known about money laundering and its nexus with organized crime and white-collar enablers, it is apparent that there is an urgent need to fill the gaps in knowledge identified in previous research. In addition, this study found that the anti-money laundering agenda in the U.S. needs more resources in enforcement and prosecutorial efforts. It is also essential for new research to gain more knowledge on current trends or changes in these areas to develop new strategies to mitigate the adverse effects of these phenomena on society.

Current measures and frameworks in place to mitigate white-collar crime and organized crime

In a review of the existing measures and frameworks for the prevention, control, or deterrence of crimes related to criminal offenses resulting from the conspiracies between white-collar criminals and organized crime groups, the impact of the current mechanisms in place to mitigate the adverse effects of these forms of criminality must undergo a continual evaluation process to measure their effectiveness. These two forms of criminality have grown exponentially and impacted society considerably, according to the FBI (n.d.). Thus, it is essential to determine what frameworks or measures are the most effective in controlling white-collar enablers and organized crime groups' joint criminal operations. Sorell (2017) argues that we must examine the variables related to public participation in the black markets to evaluate countermeasures for this criminality. It is also essential to understand that there is an apparent public demand for black markets and other offerings associated with organized crime. The public often perceives these criminal activities as innocuous and victimless. These beliefs could not be further from the truth. There is always a victim, and there is always violence in any organized crime environment. The average person often fails to see that when we encounter a minor criminal activity involving organized crime groups, it is essential to know that we only see one facet on the surface. However, this minor crime is part of an extensive network of dangerous criminality involving many victims and significant crimes. Therefore, for the control and prevention of any criminal activities and organized crime events, it is paramount to evaluate the types of crimes, the victims, and the places of occurrence to design an adequate framework of countermeasures to mitigate and control the criminal activities.

In relating to a historical perspective about the underworld of crime in the U.S., the annals of American crime show us that the initial focus for control or elimination of organized criminal groups began in the 1920s during the prohibition era. During that era, manufacturing, transporting, or possessing clandestine alcoholic beverages was prohibited, but surprisingly, the consumption of alcoholic beverages was not illegal. Consequently, the public's demand for black-market alcohol created an enormous underground market (Sorell, 2017). Given organized crime's versatility in the black-market supply chain, it was not long before they set up illegal distilleries around dense populations throughout various states, creating a highly rapid growth of many distinct organized crime groups regarding space and power (Britannica, n.d.).

In response, the U.S. government's efforts to control clandestine alcohol production centered on crime control initiatives targeting criminal groups directly, focusing on known criminal organizations, which in those days were primarily diverse ethnic groups, predominantly Italian, Irish, and Jewish. Unfortunately, these government actions were minimally successful. They did not attack the root cause by trying to disrupt the precursor supply chain. Instead, they concentrated more on enforcing criminal statutes related to tax evasion, which were very difficult to prove against organized crime leaders, who were often insulated by permanently being far removed from the criminal activities of their groups. Eventually, the public clamored for the repeal of prohibition, calling it a failure because it was impossible to make the people stop drinking. Others have argued (Blocker, 2006) that the Volstead Act of 1919, which was the official name for prohibition, was successful in that it lowered public consumption of alcohol; however, those assertions were never proven and could not be verified in the absence of a scientific study. The U.S. Congress eventually repealed the Volstead Act in 1933 due to the public's demand for alcohol. These original laws from decades past were the precursors to new

laws enacted in the 70s to deal with organized crime, but this time, the government was dealing with a large group of new crimes. The Racketeering Influenced and Corrupt Organizations (RICO) criminal statutes were legislated in the 70s to control organized crime's ventures into various areas of criminality, including illegal drugs and money laundering, which were the most lucrative and expanding areas of new crimes during those days (FBI, 2021). At this point, white-collar crime was on the periphery of the significant crime classifications and of minimum interest to law enforcement authorities. However, many astute organized crime leaders had recognized the tremendous potential of a variety of white-collar crimes as ideal for generating enormous amounts of money.

Interestingly, Al Capone, very likely the most notorious of all gangsters in America, referred to white-collar crime as "the legitimate rackets," which acknowledges the awareness of the potential of the white-collar phenomena in the underworld (FBI, 2021). The proliferation of white-collar crimes involving organized criminal groups led the U.S. government to step up its enforcement of the RICO statutes to create new measures to enhance the prevention, intervention, and control of white-collar crimes associated with organized crime with new anti-crime technologies. However, measuring the impact of white-collar crimes became somewhat problematic because most crimes were traditional street crimes. Although some were associated with organized crime, very few were specifically white-collar crimes. Thus, the crime statistics measured by the FBI's Uniform Crime Report (UCR) were of little use in measuring white-collar offenses. This lapse happened primarily because white-collar offenses were generally adjudicated through Deferred Prosecution Agreements, which were civil action options, therefore not entered into the UCR system, thus creating a dark figure for white-collar crimes (Young & Woodiwiss, 2020).

The RICO statutes were initially designed to deal with organized criminal organizations exclusively and subsequently had limited and questionable measures of success. The RICO statutes were based on the philosophy that anyone acquiring, receiving, or operating a pattern of racketeering-influenced crimes either directly or indirectly was subject to arrest under organized crime laws. The RICO statutes were further empowered by augmenting anti-money-laundering statutes (AML), which were then considered and hailed as the panacea for derailing organized crime. Subsequently, both the anti-money laundering and RICO statutes were applied broadly to almost any crime, criminal, or group of criminals involved in crimes that in some shape or form fit into the parameters of the organized crime statutes (FBI, n.d.). These organized crime tools were lauded as practical tools and the solution in the fight against organized crime, but these laws were also used as a cure-all remedy, which was problematic in effect. Some critics (Rebovich, Coyle & Schaaf, 1993) argued that RICO and AML were being overused and often applied inappropriately to cases involving multiple offenders, alleging a pattern of Racketeering simply because there were multiple offenders. The RICO and AML framework did not live up to the expectations for controlling or minimizing the criminal activities of organized crime, nor did it significantly impact the white-collar offenders individually or as enablers for organized crime. In reality, overall money laundering activities have continued to rise worldwide even though anti-money laundering controls were activated in the mid-80s; therefore, the critical question would be, "Why" does money laundering continue to increase (Young & Woodiwiss, 2020)?

Levi (2020) has suggested a lack of political will on the part of Federal prosecutors in criminal cases against white-collar corporate offenders. This class of offenders is rarely criminally charged; their cases are usually processed through one of the two non-criminal alternatives. The first of these is the Deferred Prosecution Agreement (DPA), generally, the type

of prosecution reserved for juvenile offenders, adjudicated by paying a fine and possibly some other form of minimal restitution or community service, which can also theoretically result in expunging or erasing the criminal offense from the defendant's record. The second option available is the Non-Prosecution Agreement (NPA), which is often an option afforded to many white-collar corporate offenders in place of criminal prosecutions and excludes jail time. These white-collar corporate offenders simply pay an administrative monetary penalty to close their cases. In contrast, low-level white-collar offenders do not get a DPA or NPA offer but are generally criminally prosecuted to the full extent of the law and sent to prison if convicted (Young & Woodiwiss, 2020).

According to Snyder (2017), the primary factors motivating prosecutors to seek DPAs or NPAs in White-collar crime corporate cases were to avoid the costs of lengthy high-profile trials and the long waiting periods involved in these criminal prosecutions. However, other legal scholars (Garrett, 2020) question this line of reasoning, doubting the pragmatic posturing for deferred prosecutions, which implies a minimal economic sanction that pales in comparison to the losses the victims of the offender suffer. The DPAs and NPAs are a legal strategy that technically convicts the offender of the offense, therefore appeasing the public's call for justice on the one hand, while, on the other hand, staying in the good graces of corporate America by not jailing the offender. However, these situations call into question the integrity of the U.S. government's judicial system and the undermining of the rule of law.

Although there have been many strategies and countermeasures brought forth in the war against white-collar and organized crime, there is a need to develop new responses by the Federal government's criminal justice framework because it is necessary to gain better leverage against these two significant and influential groups of crime through a practical and

comprehensive system to neutralize this committed criminality and minimize its effects. It is also essential to perform a needs analysis to determine the measures necessary to construct and implement effective frameworks to mitigate the crimes and their adverse effects. The countermeasures and frameworks to counter and mitigate the occurrence and consequential damages brought about by white-collar criminals and organized crime have to be precise plans and strategies in a comprehensive deployment to cover all known areas of vulnerability.

The implementation aims must be identified, implementers must take ownership of the implementation, and what kind of impact will result from the implementation are critical issues to resolve. In the past, traditional perspectives on national strategies were structured in a top-to-bottom scenario based on participant initiative to follow protocols for implementing policy and strategies, which was often total immersion and overwhelming for administrators in a single governmental entity; however, these practices were not conducive to practical implementation.

According to research (Levi, Morgan & Burrows, 2003) on strategy development and implementation, the current perspective proposes a moderate incremental approach to implementation strategies. This new perspective creates an atmosphere of shared responsibility amongst the different participating agencies, a contribution of resources, policy congruence reviews, consistent monitoring, oversight mechanisms, and decentralized management approaches. In this implementation concept, the plans, policies, and strategies identify crime trends, analyze crime patterns, and plan prioritized actions. Therefore, the implementation brings the strategy to life; it defines the aims, identifies ownership, and helps determine the successes of interventions.

When governments develop anti-crime strategies, there also has to be a system to monitor the project rollout, and the planned objectives must be consistent with the strategy itself. The

operational features must often adapt to the environment's reality, and the organizational culture may also see changes. It is also imperative to recognize that when organizations do not take ownership of the strategy process, they will minimize the operational impact at the local level. During the implementation of new crime control policies, there is always a degree of uncertainty. The examples of the U.K. and U.S. anti-money laundering initiatives were a clear testament to policies with limited impacts. The implementations of some policies fail altogether, while others fail to a certain degree. The implementation falters in other instances due to a theory failure or failed impact measurements, while others are purely political posturing policies or symbolic gestures (Levi & Doig, 2019).

In proposing control measures and frameworks for the prevention and intervention of white-collar criminals and organized crime, the task can be daunting in developing novel practical approaches and frameworks to help unravel the complex intricacies of the different types and styles of offending. Therefore, gaining new knowledge concerning these criminal types' organizational cultures and environments is essential. In addition, the differences in prosecutorial attitudes must also be considered because the prosecuting team must buy into the strategies and contribute to the implementation process. Therefore, governmental control measures must consistently apply prevention and intervention strategies. However, the reality is that white-collar and organized crime can be better controlled and its effects mitigated through a coordinated approach. This approach implies that various law enforcement agencies from multiple levels of government pool resources and work together, using a combined agency Task Force concept; regulatory and administrative agencies should also be included to support the task force in establishing comprehensive prevention and intervention programs (Lord et al., 2019)

When reviewing essential aspects for preventing white-collar crime, the intent should be to deter crime before it occurs; therefore, this implies using predictive analytics tools for effective response. In cases of active crimes, evaluation teams and rapid response would be the effective intervention methods. Many modes of prevention or intervention can be applied to white-collar or organized crime; however, a distinction must be recognized between these types of criminality. Organized crime's criminal activities are often similar to common street crimes but on a grand scale. Thus, more is known about these crimes and their operational aspects, making this type of criminality much more accessible to deter or intervene in and easier to apply modes of prevention and intervention through strategies, security systems, intelligent technologies, or environmental prevention designs.

In contrast, the diversity of the specialized crimes related to white-collar crime is most challenging, as little is known about how many crimes are carried out during complex episodes, and the uncertainty in the mechanics of many of these crimes makes it difficult to gauge; thus finding which countermeasures will work and under what conditions can also be a daunting task. The prevention measures must align with what we know about white-collar crime and what we need to know to control these crimes effectively. When the situation involves conspiracies between a white-collar enabler and organized crime, the scenario will play out quite differently because the white-collar offender is now operationalizing a criminal enterprise in a conspiracy, generally under the guise of a legal business vehicle to conceal the crime, which usually involves facades and convoluted schemes. In these relationships between the white-collar offenders functioning as enablers for organized crime, the prevention measures may often rest with various regulatory agencies, which oversee business vehicle formations, company registrations, or banking institutions. Each agency has its vetting processes to determine applicant suitability and

specific intervention procedures that are generally post-incident and are subsequently handled by law enforcement; however, these systems are independent of one another and lack coordination or data sharing, which affects their effectiveness. Thus, combining resources and coordinated efforts bring value to the task force concepts.

The majority of today's significant offenses borne of conspiratorial white-collar and organized crime situations is often international or transnational and implies cross-border and jurisdictional complexities that are incredibly challenging to investigate and intervene. In these cases, the investigation and intervention efforts are handled in the jurisdiction of the geographic location of the crime. However, they often crossover into other jurisdictional geographical areas, which may require multi-national task force partners, somewhat in a similar fashion to the Schengen Agreement (1985) in the European Union, whereby 26 countries are participants that assist one another other using intelligence gathering, electronic surveillance, personnel support, and resources, among others (Lord et al., 2019).

Moreover, in terms of modes of prevention and intervention, one possibility to gain insight might be through the deconstruction of the process that the offender utilized to commit crimes, which could help identify possible suspects, thus gaining the ability to understand the complexity of the criminal conspiracy better. This approach is known as "Script analysis" (Cornish, 1994; Levi & Maguire, 2004), which involves the application of preventive and analytical thinking to help unravel complex crimes and disrupt organized crime. This process can help analyze the problem and provide an unfettered perspective of the criminal conspiracy, the suspects, and their resources. Although criminal behaviors can become routine, the routines can reveal internal organizational data, crime patterns, and acquisitions. In addition, the scripts can help the researcher understand the logic behind certain criminal behaviors across different

scenarios. The foundation of the scripts assumes that rational self-interest drives criminal behaviors and decisions that can be intervened or prevented within environmental or situational events. This script concept holds that criminal behavior is best understood as purposive, rational, and goal-oriented. Therefore, to further research focusing on the prevention and intervention of white-collar and organized crime, it is essential to integrate script analysis with an analysis of the criminal conspirators' social networks, which are generally the group's criminal networks. These control approaches are indispensable for gathering new knowledge on establishing networks and oscillating between legal structures and criminal enterprises. It is also crucial to organize these concepts regarding skill sets, associates, capital, organizational costs, and geographical locations and understand how white-collar criminals and organized criminals allocate resources, organize their behaviors toward operational endeavors, and confront financial situations and prospects for criminal opportunities. Overall, the concepts of deterrence and prevention must be consistent, innovative, and comprehensive to encompass known modus operandi and the cognitive aspects of these offender groups (Lord et al., 2019).

In examining research related to current measures and frameworks that mitigate white-collar and organized crimes, there is a need to fill the gaps in knowledge left by previous research. There is also a need to gain more knowledge through further investigation into the collusion between white-collar and organized crime to understand better and help contribute to developing new methods for the containment and control of white-collar and organized crime. Thus, in pursuing prevention and deterrence mechanisms that will help fill the gaps highlighted during the literature review, it is crucial to apply multiple control measures that effectively mitigate the effects of these particular sources of criminality. The prevention strategy and its objectives must be delineated because white-collar and organized crimes are complex. Therefore,

it is necessary to have an evaluation system to measure effectiveness throughout the implementation process and assure internal quality control. It is also essential to evaluate the impact of interventions and measure the before and after data. There are also mechanisms like script analysis to deconstruct the commission of the crime and those involved, plus the gathering of information on the social and criminal networks. Reviewing criminal opportunities to minimize these opportunities, identifying weaknesses in the criminal organizational framework to focus operational assets, and disrupting criminal economic resources are strategies to create a system of countermeasures to mitigate crimes perpetrated by white-collar and organized crime.

Summary and Conclusion

To conclude this chapter, it is essential to recognize that each section presented is of significant importance and describes in a brief synopsis critical factors concerning the themes of this study to provide a better understanding of white-collar crime, organized crime, and their criminal relationship, which are complex phenomena. Therefore, beginning with the Neutralization theory (Gottschalk, 2020), the review of this theory was to determine the motivations for the offender's criminal behaviors and the rationale behind the motivations. This theory is interrelated to other theories, (General Strain, Agnew, 1992); Differential association, Sutherland, 1940); and Rational choice, Amadae, 2021) in that there is a convergence related to behavioral aspects and human dynamics of white-collar criminality (Gottschalk, 2020). Neutralization theory focuses on the techniques of neutralization as a means to overcome conventional feelings of guilt or morality. Thus, it is essential to understand the motivations of "why" they happen and "how" they affect criminal behaviors (Keifer & Sloan, 2009). The General strain theory (GST) posits that people from all social classes seek financial success and

elevated social status and work on an assumption based on the American cultural ethos of success; however, the theory also states that these culturally defined goals are denied to certain social classes and result in goal blockage. Therefore, the frustration from this blockage results in criminal coping, and the loss of value leads frustrated individuals to commit criminal offenses (Agnew et al., 2009). However, these assumptions are challenged by research (Brezina, 2017), which indicates that GST only focuses on negative emotions or strains related to goal blockage brought about by inequalities, financial pressures, or environmental factors that are presumed to force individuals into criminal coping scenarios, although many more persons in similar circumstances do not engage in criminal coping behaviors as a response to the frustrations exacerbated by goal blockage because they resort to alternate coping strategies.

The metamodel theory of white-collar crime responded to a critical need to develop a comprehensive approach to countermeasures to prevent and deter white-collar criminality. The metamodel argues that white-collar criminality can be better understood through the fraud triangle, which breaks down the process of the crime and provides insight into an offender's perspective in assessing criminal opportunities. The fraud triangle posits that most financial crimes generally involve a three-stage process, beginning with the commission of the crime, followed by acts to conceal the crime, and then converting the fruits of the crime into economic gains. As a broad framework, the metamodel also accurately depicts white-collar financial misconduct with predictive capabilities, which can often determine the pre-event environment and specifics on post-event conditions. However, critics (Eaton & Korach, 2016) argue that much more should be done to enhance the concept. Nevertheless, the metamodel is an overarching concept that attempts to simplify investigating complex phenomena.

The Historical roots of white-collar crime are critical to understanding this criminal phenomenon in-depth. The antecedents of white-collar crime had a long trajectory in society even before Edwin Sutherland (1940) coined the term white-collar criminality. Several other scholars (Bonger, 1916; Hanawalt, 1975) from decades gone by reported on this type of specialized crime, which was chronicled in their writings and which also specified a particular class of offenders from the upper strata of society observed committing major financial crimes through their positions of power in society. That was the beginning of a new class of criminality, which would grow exponentially worldwide in a continuously evolving nature, adapting to societal changes, market changes, and technological advances (Berghoff & Spiekerman, 2018). Interestingly, the current literature review finds that all the theories have, in some form, made vital contributions to a better understanding of the white-collar crime phenomena (Chan & Gibbs, 2019).

White-collar crime in modern American society has increased significantly across the many different categories of these specific crimes in the last several decades. Moreover, the white-collar criminal types have also increased, as some offenders are solo operators, some are linked to internal work-related groups, and others are high-level professional enablers that provide expertise to most organized criminal groups worldwide (Dearden, 2019). The white-collar criminal has virtually infiltrated most industries in the corporate world and governmental organizations. These individuals are ingenious, resourceful, and present durable and committed criminality in all their illegal endeavors, adapting to new technologies and exploiting vulnerabilities to commit novel crimes. However, in pursuing these offenders, there is a significant concern over the U.S. government's reluctance to prosecute corporate white-collar offenders, preferring to adjudicate these criminal cases through civil recourse. As a result, from

1991 to 2017, only one-sixth of the white-collar criminal cases were prosecuted (U.S. Sentencing Commission, 2018). Despite the government's lack of enforcement, there is still a tremendous need for new research related to white-collar criminality. There is also a need to design systems to assess the impact of white-collar crime across every spectrum and measure the incidence of each class of white-collar crimes because efforts to bridge data from multiple sources on white-collar crime in the U.S. have been unsuccessful (Simpson, 2019).

In examining the business aspects of white-collar criminality, we found that entrepreneurship is a human dynamic that brings progress to market economies through innovation, inventiveness, and human ingenuity. Like legitimate entrepreneurship, criminal entrepreneurship involves the same characteristics and human factors. However, the distinction comes about through the human dynamic of predisposition for deviant behavior and the willingness to commit criminal acts. Both concepts operate very similarly in the business environment; however, criminal entrepreneurship is focused on accumulating wealth through illegal means (Arnulf & Gottschalk, 2012). The two models of entrepreneurship are complex endeavors that can function in various forms and exist in different contexts. Therefore, we must better understand the processes involved in entrepreneurship to assess better how these features are adapted to criminal entrepreneurship. In addition, it is essential to look at the relationships between white-collar and organized crime to understand better the criminal entrepreneurship concept, which can be predatory, parasitical, and hazardous environment (Jaspers, 2018).

In evaluating other critical factors contributing to white-collar criminality, it was essential to understand that many psychological, organizational, or situational factors motivate offenders to commit white-collar crimes. These motivators may be associated with personality traits, psychopathologies, socio-environmental factors, or biological characteristics that create a

propensity for deviant behavior in individuals at risk. There are many suspected contributors to criminal behaviors, with crossover in certain instances. These factors, individually or in groups, often converge to manifest criminal behaviors due to psychological, organizational, or situational triggers (Berghoff & Spiekermann, 2018). Therefore, the literature must include a review of the psychological antecedents of white-collar criminality, a search for vital information on criminological profiles, and a look at behavioral aspects, personality characteristics, and relevant sociological factors. The organizational factors must also be reviewed to identify organizational factors conducive to committing a crime, and the situational aspects in white-collar offending are also very similar to the organizational factors in that they can be drivers of criminal behavior in white-collar situations (Berghoff & Spiekermann, 2018).

Some of the most notable aspects of this typology of white-collar types are the relationships between organized criminal groups and professional enablers. Enablers apply their expertise as active members of a criminal group, supporting the groups' illegal endeavors or becoming external contractors, enabling organized crime in criminal conspiracies, forming fraudulent business vehicles, and providing other assorted services for criminal purposes, such as constructing frameworks for laundering money. Professional enablers have significantly influenced the immense growth of organized crime financial resources, expansion of criminal space, and power worldwide. These conspiratorial affairs between the enablers and organized crime are responsible for a worldwide network of criminal enterprises integrated into the legal business communities. Organized crime generates several trillion U.S. dollars (USD) annually. Organized crime revenues would not be at their current levels without the help and expertise of professional white-collar enablers (Operti, 2018).

In this study's review of the current measures and frameworks for the deterrence, prevention, and control of crimes related to the collusion between white-collar crime and organized crime, it was essential to examine the structure and functionality of mechanisms that mitigate the effects of these types of crimes. Although many strategies and countermeasures have been applied to control white-collar crime and organized crime, there is a need to develop new strategies to address this criminality. Therefore, it is always essential to perform a needs analysis to determine what measures must be applied and what frameworks can be implemented to mitigate the adverse effects of these types of crimes. In addition, the deployment of all mitigation mechanisms must be precise and part of a comprehensive strategy to cover all points of vulnerability. Thus, in proposing new mitigation measures, it is critical to develop novel but practical approaches that will help navigate through the complexities of these types of specialized crimes to gain a complete understanding of these criminal environments and the organizational cultures related to white-collar and organized criminality.

This research has identified various gaps in the theories examined. In the review of the Neutralization theory, some of the gaps identified were associated with subcultural theorists who posit that white-collar offenders operate in environments void of conventional norms and values and use rationalization to justify criminal behavior. However, these generalizations overemphasize how much these delinquents reject average values (Sykes & Matza, 1957). Some scholars (Topalli, 2005) posit that white-collar offenders are fully aware of their deviant behaviors and understand that committing a crime is wrong. The analysis of data from hardcore criminals determined that delinquents regularly neutralize being a good person rather than evil. Considering this evidence, these gaps in Neutralization theory may be filled by further research on white-collar criminal trajectories, pre-criminal event factors, offender decision-making

patterns, and in-depth study into motivating factors directly linked with criminal behaviors. It is also essential to research organizational culture concerning organized crime, clarify what defines criminogenic culture or organization, assimilate criminal values in organizations, and construct a complete account of white-collar and organized crime (Trahan, 2011).

The review of the General strain theory (n.d.) also revealed gaps related in part to the premise of GST, which posits the assumption that the American dream ethos drives less favored social groups to seek status and wealth. However, denying these goals creates pressure and frustration, manifesting in criminal behaviors. A rational analysis of this argument would agree that this might be true of some individuals but not enough to generalize. GST does not explain why many more individuals from marginal lifestyles do not resort to criminal behaviors, although they also have the exact basic needs. It seems that the notable gaps are in the criminal coping area. Therefore, new research must address these gaps to define better coping variables that help alleviate pressures and frustrations because not all strains are equal. Investigating variables in environmental, social, and familial relationships, among others, is necessary, examining both negative and positive aspects for developing new coping strategies. Lastly, the metamodel, much as in the case of the two previous examples, also presented gaps in areas related to pressures, opportunities, and rationalizations. In its assessment of the human dynamics related to behaviors, the metamodel leaves a gap in accounting for positive human behavior and the intrinsic personal values of many individuals. This gap can be addressed by further investigating human ethical behaviors and examining factors of personal integrity, which can be observed and measured together with individual past decision-making patterns and behaviors.

CHAPTER 3

Methodology

Introduction

This chapter presents many essential aspects of the investigation concerning the methodology applied in this study. It details some specifics about the research approach and design, the data collection tools and the collection process, and subsequently, the analysis and coding processes utilized to develop findings. During the study's planning phase, the researcher reviewed various research approaches to find the method most compatible with the study's goals and to help answer the research questions constructed to meet the research objectives. Since the study involved information collected from human subjects and involved language data and a host of intangibles that are difficult to analyze quantitatively, selecting a method conducive to data gathered from human participants who are providing information through subjective personal stories related to lived experiences was imperative. Although an inductive and interpretative approach might appear to be the most logical choice and the best fit for this study, numerous and diverse methods were reviewed. The methodological procedures in this research are explained to ensure the study's transparency.

This study examined the white-collar crime operational frameworks and, particularly, the involvement of white-collar offenders that enable the traditional organized crime groups in the United States. The relationships between white-collar enablers and organized criminal organizations were examined in minute detail, working to identify any causal and motivational factors that engender an atmosphere conducive to the continuing criminal enterprises borne of conspiratorial criminal collaborations between white-collar enablers and organized criminal organizations and also seeking to answer the research questions formulated concerning the

psychological, situational, and organizational aspects involved in these relationships to understand better the drivers or motives that encourage these criminal associations. It was, therefore, essential to examine many relevant criminal conspiracies through the stories taken from the interviews of subject matter experts (SMEs) from the law enforcement sector that included veteran investigators from the Federal Bureau of Investigation, others from the Drug Enforcement Administration, the United States Secret Service and other criminal investigators. There were also lawyers from the offices of Federal criminal prosecutors. Another group of SMEs comprised lawyers from legal defense firms and several federal judges, specialists in white-collar and organized crime. These SMEs were trained professionals, and although most were currently retired, they all had extensive lived work experiences involving detecting, investigating, or prosecuting criminal cases related to white-collar and organized crime. The researcher conducted a review of documents and other literature on previous research on the same subject matter or themes, with the overall goal being to answer research questions created by the investigation and achieving the triangulation of the various sources of reference to give more credibility to this inquiry (Alshenqeeti, 2014).

This chapter presents the research approach and design to account for the investigative methodology accurately. The research used the Grounded theory, seeking to find a new theory that would emerge from the data gathered during the data collection phase. All the data collected underwent a constant comparative analysis, as the researcher was looking for any emerging patterns or other valuable data from the analysis. The population and sampling were prepared through purposive selection from a specific population of subject matter experts from the legal and law enforcement professions. This purposive selection of participants was a random selection process, and the participants were recruited through the snowballing method. The

researcher sought out participants through personal and institutional referrals and directly contacting governmental organizations.

The research tools to gather the primary data were audio/video recordings of individual in-depth interviews with each research participant. All research participants were provided a formal briefing on the research and were allowed to ask questions about the study or any other doubts. The participants were also subsequently provided with official Unicaf University informed consent forms for review and signed authorization for participation. The participants were also provided assurances of anonymity and confidentiality. All the participants were also assigned pseudonyms to ensure no identity leaks, as the participants' identities were kept anonymous and confidential. Other research tools like documents, notes, journals, and other relevant literature were also used to enhance data sources to maintain a good number of distinct sources for rich data collection to cross-reference data to seek triangulation for credibility and data trustworthiness, as this study's approach was qualitative. The study procedures applied a methodical process, beginning with purposive recruiting participants for those specific criteria of subject-matter-experts (SMEs) in law enforcement and criminal law. The study also included recognized Unicaf University and International ethical procedures to provide assurances of compliance with ethical maxims and protective mechanisms for the protection and safety of any participants, together with informed consent protocol forms for participant authorization. Ethical principles were at the forefront of this research process from the initial planning phases through developing strategies and implementing each phase (Surmiak, 2018).

Research Approach and Design

This study adopted the qualitative research method because the qualitative approach was most compatible with the goals and objectives of a study working with human dynamics and experiences. It was essential to have a suitable approach to collect rich data and an inductive reasoning process to develop general principles necessary for efficient scientific investigation. Qualitative research afforded the researcher critical tools that facilitated the investigative endeavor of this study, which involved complex phenomena. Therefore, during the data collection, there was a manual connection and organization, constant comparative analysis of the data, looking for patterns or possible emerging theories, and a coding process for developing codes. In contrast to quantitative data, which are numerical and can be manipulated into accurate data displays, qualitative data must first be interpreted to identify patterns or develop insights before digitizing or counting (Bansal et al., 2018). However, before selecting the qualitative approach and a specific design, numerous designs in qualitative and quantitative approaches were evaluated and considered for this study. The quantitative and qualitative research approaches were evaluated as viable methods according to their strengths, weaknesses, and compatibility for participation in this study. The review of the quantitative method as a positivistic paradigm, which applies a controlled and rigorous method for measuring and examining the phenomena precisely, is often centered on the numerical aspects of the data. It is an objective approach to developing a theory and describing possible results, relationships, and outcomes. This method is conclusive and uses deductive reasoning. However, in this specific study, the data to be collected involved psychological and sociological aspects of human dynamics related to deviant behaviors (Creswell, Hanson, Plano & Morales, 2007). Thus, the data was collected through interviews of human participants who provided stories about their

lived experiences as subject-matter-experts (SMEs) in the white-collar and organized crime world. The individual stories of each participant were subjective data from experiences and perceptions, which would be extremely difficult to quantify. On one hand, the qualitative method uses inductive reasoning. It is a flexible, holistic, and subjective exploratory approach associated with the constructivist paradigm. It searches in-depth to collect rich narrative data to gain insight and better understand real-world social issues (Moser & Korstjens, 2017). On the other hand, quantitative research is precise, rigorous, and controlled in design. It has been the recognized scientific approach to research for many years. In addition, the quantitative methods can employ various models, as in the examples of experimental, quasi-experimental, or non-experimental designs. There are often numerous reasons for selecting the quantitative approach; for example, if there is a lack of research on a given topic, the rigor in the quantitative approach is most valuable, and in other examples, If the research involves statistical data, this approach is excellent for scientific or industrial problems, and lastly, when there are still some questions in an investigation that still need to be answered, or might gaps exist, the quantitative statistical work helps arrive at decisions and is also highly useful for predictions (Rutberg & Bouikidis, 2018).

However, qualitative research is a naturalistic examination that helps the researcher seek a deeper understanding of human social phenomena when deciphering complex social enigma. The qualitative method seeks to capture vital information about the real-life experiences of individuals or groups in various settings through a holistic approach that facilitates gathering rich data from the participant's personal and subjective perceptions, opinions, and beliefs in their natural environment. Additionally, qualitative research has developed various other research designs to investigate human phenomena through various distinct designs, as in the following

examples: Case studies, Ethnographies, the Grounded theory, and Phenomenology, to name a few (Ahmad, Wasim, Irfan & Gogoi, 2019). These designs were contemplated as possible research approaches for this study and were examined for suitability. The researcher evaluated each model's merits and features. Consequently, the Grounded theory was found to be a front-runner among the other approaches. The Grounded theory concept was developed in 1967 by Barney Glaser and Anselm Strauss as a paradigm for research in sociology. Grounded theory was subsequently used in other research fields beyond sociology. The grounded theory design helps build new theories based on the data gathered in the field related to real-life human experiences, and it employs the technique of constant comparative analysis. The analysis is in real-time as the data collection takes place. This systematic analytical approach was suited for this study because it explains the processes or interactions of participants. The questions that were developed for the study in the exploration were based on critical factors related to human social interactions, behaviors, beliefs, cultural nuances, and intangibles, which cannot be quantified; thus, many of the aspects examined were psychological, behavioral, deviancy, and other detrimental societal factors. The grounded theory was considered the most compatible and applicable in this case and other similar cases because it facilitates the exploration of critical themes and frequently leads to new or unexpected findings based on the data collected (Miller, 2015). Grounded theory can be discovered, developed, and constantly verified by systematic collection and data analysis. It focuses on a specific phenomenon and is an essential tool for empirical research. It is also compatible and desirable for novice researchers using the qualitative approach for the first time because the design procedures are reasonably clear. When adhering to the procedures and guidelines, the data generates conceptual properties. The constant comparative analysis across evidence types will control the level and scope of the emerging

theory. Thus, grounded theory aims to find a theory linked with the evidence, providing a new theory based on empirical data (Lawrence & Tar, 2013).

It was important to recognize that the Grounded theory, much like other theories and research, can be affected by problems of bias, which is not an uncommon occurrence in any research, and the researcher must remain vigilant and guard against situations of bias. Thus, it is noted that the researcher in this study has previous and general knowledge of the major themes of this investigation, and because of this fact, it is essential to maintain an awareness of any preconceptions about the research themes and to conduct a thorough review to ensure there are no biases in any form within the study (Choy, 2014). Additionally, the phenomena complexity and nature were better explored, beginning from the basics with an exploratory effort to generate new data. The Grounded theory process began by starting from zero, which helped prevent any bias that would contaminate the researcher's objectivity, allowed all the data collected to be effectively analyzed through constant comparative analysis and helped the search for any emerging new theory, and also helped identify vital information which provided the answers for the research questions and led to other plausible answers concerning all the themes under review. Although the utility of the grounded theory has undergone criticisms suggesting that grounded theory ignores social influences and uses raw data from other frameworks, it is arguably still the predominant qualitative design (Egan, 2002; Lincoln & Guba, 1994). Moreover, it is crucial to recognize that many of the philosophical assumptions in research are about what is real; particularly how the researcher knows it is accurate. Therefore, in consideration of conceptual and practical issues concerning research involving human participants and focusing on complex social issues, behaviors, beliefs, and lived experiences, it is always critical for a researcher to select a research approach that is best aligned with the objectives of the study and also to select

the design that is most compatible with the themes under investigation and to selecting the best approach that will help achieve the goals of the research (Wicks & Whiteford, 2006).

After examining each of the research methods previously mentioned, reviewing the attributes of each one and their designs, the qualitative approach utilizing the Grounded theory was considered the most appropriate to provide the most compatible methods and tools to successfully conduct a well-managed and effective academic investigation concerning the complex human dynamics, the cultural nuances, psychosocial aspects and the intricacies of the international legal framework and the rule of law issues involved in this study. The critical dimensions of qualitative research are context-specific, and it is through the use of context-bound narratives the researcher was be able to comprehend the intricate relationships between how people act and the contexts through which they behave in their lives. Capturing context-bound narratives facilitates the understanding of complex human experiences and stories. The use of the qualitative approach also provides emic perspectives. An emic perspective affords the researcher a vicarious experience, allowing the researcher an insider perspective, essential for developing a deeper understanding of the conditions of an issue experienced by the individual or group and helping the researcher construct meanings in the environment. The other dimension of the qualitative approach is its iterative nature, which allows for unexpected findings that often emerge due to the nature of the approach.

In contrast to the deductive process, a qualitative method can access sensitive aspects of the research through the exploratory and responsive processes of the qualitative approach. Another critical dimension of the qualitative approach addresses the power relations, which form part of the conceptual foundations of the approach. These relations are typically found in any research; however, there is a distinction between the power relations in qualitative and

quantitative approaches. Quantitative researchers structure the concepts from their perspective. The concepts are operationalized to be able to measure them. In comparison, the qualitative researcher will adopt participatory research, making the active participants stakeholders in any emerging change in the research. Power relations give participants ownership over data and results (Wicks & Whiteford, 2006). Moreover, because of the attributes of the qualitative approach and grounded theory, the decision to adopt the grounded theory design from a myriad of other qualitative designs was not arbitrary. The selection was made based on an educated rationale, with the primary factor being that grounded theory is a flexible dominant paradigm that can generate new theories used in social research.

Populations and Sample of the Research Study

This research's population and sample processes were through non-probability or purposive sampling. Thus, during the purposive sampling, a combination of the Expert sampling and Maximum Variation sampling techniques were applied because these methods were needed due to the particular relevance of these techniques to the topic under study and were indispensable in helping the researcher achieve a better sampling of participants with extensive knowledge of the research topic. Additionally, The Elite interview tool was also utilized for recruiting experts by positional and reputational value for better sampling.

According to Schreuder, Gregoire, and Weyer (2001), combining sampling methods in research can be used in situations involving subjective judgment and establishing cause-effect. These specific sampling techniques were utilized because the researcher was, on the one hand, trying to find the broadest range of participants in terms of diversity from law enforcement and the legal profession. On the other hand, the researcher was also trying to gather and recruit

persons considered subject matter experts from similar fields of competency. Thus, this study recruited and selected participants based on certain qualities they possessed as subject matter experts. It was a non-random sampling without an underlying theory or a large sample of participants. Expert sampling was used to locate subject matter experts (SMEs) from law enforcement and the legal profession. The rich information that SMEs in law enforcement and those from the legal profession could provide was extremely valuable and rich data helped find the answers to the research questions, making this sampling highly relevant and productive to the study's outcome.

The Maximum variation sampling was also instrumental in attaining a deeper insight into the research topic because it involved participants across a broad spectrum related to the topic of research, some in their knowledge and experiences as professional defense attorneys and others in their knowledge as investigators, accountants, auditors and judges who possessed extensive knowledge on the themes of the research (Etikan, Musa & Alkassim, 2016).

The initial goals of the participant recruitment strategy were to recruit individuals willing to participate and provide critical information based on their professional backgrounds. The sampling would seek, select, and recruit participants who possessed special knowledge, real-life experience, and qualities regarding the critical themes of the research. This study was working initially with the Grounded theory design, and the researcher intended to give more definition to the approach as the study progressed, making the design more concrete through a sampling frame and specific criteria to identify participant characteristics that would help answer the research questions. The selection methods for the participants were appropriate and based on the need to recruit persons who were subject-matter-experts (SMEs) from investigative, prosecutorial, and criminal defense groups across the U.S. (Etikan et al., 2016).

For participant selection, the population of law enforcement members from the state and federal agencies and corporate investigators was substantial based on the data available that listed well over 100,000 agents; however, the participants for this specific research topic were from a sub-population of specialized units of the law enforcement field. This study was going to recruit its participants from a specialized subset of law enforcement experts who work assignments in Organized Crime and White-collar crime bureaus within Federal and State agencies and corporate security offices, charged with investigating criminal conspiracies involving white-collar and organized crime groups (Banks, Hendrix, Hickman & Kyckelhahn, 2016).

The efforts to find participants for adequate sampling numbers from these law enforcement investigative unit groups were complicated for several reasons: 1. These sub-units of participants were deployed in geographic locations in field offices across the U.S., and 2. The institutional policies were very restrictive regarding external activities permitted by their group members, which presented an obstacle to participation and disclosure of information outside the institutional public information office. There were also efforts to locate and recruit other participants from the Federal prosecutor offices of the U.S. Attorney General by contacting the Washington, D.C. offices, but these were also extremely difficult to recruit even though their geographic stations made them available to contact; the agency's internal policies were similarly restrictive. The researcher also attempted to recruit prosecutors from the Texas Attorney General's office; however, the public information office could not make any referrals or recommendations for help finding volunteers. When the researcher initially began to seek out the specific members from these special investigative and prosecutor groups from various state and federal agencies, the recruiting process was direct, with the researcher making contact via

telephone and email to the home office of many institutions whereby the researcher thoroughly explained the purpose and methodology of the academic research. The recruiting efforts continued through numerous attempts, as the researcher's calls and emails were redirected to other offices concerning regulatory and policy matters. However, the researcher has not received return contact from official offices, which occurred over many months. The study also needed to recruit participants from the criminal defense trial lawyer profession, and the statistics revealed that there were well over 200,000 members in the U.S. The researcher began to identify lawyer groups that specialize in defending white-collar offenders involved with organized crime groups because these defense lawyers would be able to provide unique insight through lived experiences and first-hand witness accounts related to the world of the white-collar enabler. The researcher began seeking possible candidates to recruit from criminal defense. The researcher worked with some initial referrals from colleague defense attorneys through processes similar to the recruiting attempts for other groups. The researcher also began looking for jurists from state or federal courts, forensic accountants, auditors, and corporate investigators from compliance departments of the banking industry. The study intended to select a combined group of 50 participants from all groups to comprise the body of research participants. Unfortunately, the researcher did not meet these numbers for participants due to unforeseen restrictive governmental and institutional policies, resources, and time considerations, which resulted in limitations to the participant numbers and, consequently, the study. However, for the participants recruited, the demographics from all groups included female and male participants ranging from 30 to 65 years of age. These participants were all college-educated professionals from diverse Ethnic/Cultural/Racial backgrounds with medium to upper-income levels, in active service, or retired with a minimum of 5 years of law enforcement experience/legal experience. The researcher initiated a second

strategy focusing on recruiting the same classes of participants; however, these groups were retired from service, or in the case of attorneys, it was those in independent practice. Ultimately, the final participant groups represented in the study were 20 participants, which included retired agents, prosecutors, defense attorneys, judges, forensic auditors, and accountants.

The participation of each group provided a wealth of information, great insight, and rich information through the lived experiences and knowledge gained from declarations of first-hand witnesses and by direct, in-depth communication with white-collar offenders and organized crime members. This data provided essential and relevant data related to the white-collar enabler to help answer the critical research questions. Because of the real-world context in which much of all qualitative research is conducted, the researcher identified places or institutions where suitable participants were found and methods to access these persons who were vital to answering the research questions. It was also essential to developing rapport and productive relationships of trust with the participants to gain a vicarious or insider perspective (Devers & Frankel, 2000).

The plans for the data collection process in this research involved using in-depth interviews and other research tools. The participants from the interview process formed the primary data collection network. In addition, the data collection was initiated by interviews with individuals from specific subgroups within a more extensive legal profession population. The researcher was able to conduct interviews of participants through formal face-to-face meetings when possible and would record those interviews during the initial data-gathering efforts. In other situations of great distances or geographic separations between the researcher and the participants, the interviews of these participants were conducted through telephone communications, which were also recorded.

All participants were persons possessing in-depth knowledge of lived experiences and personal and specific subject matter expertise in critical areas concerning the central themes of the study. The initial interview participants that were scheduled for face-to-face meetings were limited in that only 5 of the participants were able to meet for face-to-face interviews; however, due to unexpected or extenuating circumstances that made face-to-face interviews impractical, the researcher prepared to utilize other alternate interview methods via various technological options such as Zoom calls, Go-To meeting service, or other available venues to conduct virtual personal interviews. All interviews were audio/visual recorded, and each was planned well in advance to ensure that all authorizations, informed consent, and ethical protocols had been taken care of and to help encourage more participants (Lobe, Morgan & Hoffman, 2020).

The overall interview process focused on the purposive selection method for recruiting participants. Therefore, the process included choosing particular subsets within a general population and looking for elite profiles using positional or reputational criteria to select the sample. These individuals were not only able to provide expert testimony on the themes of this research, but they also became a point for generating a chain-referral or snowball sampling process, seeking out more similarly qualified research participants.

Aside from collecting basic information, the researcher could fill historical gaps, find a consensus among participants, reach a point of redundancy, and encounter critical evidence or causal factors. These interviews were also vital for corroborating data obtained through other data collection sources, observations, and documents. They helped achieve triangulation through cross-referencing of the data to enhance the robustness of the research, increasing the credibility of findings and developing inferences concerning target populations. Moreover, the benefits of interviews in general and elite interviews, in particular, were exceptional. They could provide

detailed accounts of real-life experiences from first-hand witnesses, which is highly valuable for obtaining critical information to assist the investigation (Tansey, 2007). The researcher was striving to create an interactive dialogue to engender direct and candid contributions from all participants, seeking as much critical data as possible for answering research questions and looking for the point of saturation as confirmation of consistency in the data.

Materials/Instrumentation of Research Tools

This research examined social influences, participation, behaviors, and the norms of individuals and groups, taking into account the lived experiences of individuals and groups in varied social settings. These investigations involved unique intangibles, which are difficult to gauge numerically through a quantitative investigation. The approach necessary for researching human dynamics, social processes, and individual or group behaviors requires interpretive and inductive reasoning. Thus, when the tools for qualitative research are examined and compared for effectiveness, it is vital to consider the qualitative approach's design and the data collection tools. The grounded theory was applied in this study because it is a valuable practical tool in collecting data and analyzing the research. The emphasis of grounded theory on developing new theories makes grounded theory distinct from other designs in qualitative research. Another distinction is that the other methods collect the data before analysis, while grounded theory simultaneously collects and analyzes the data. The Grounded theory helps explain events and relationships through the participants' lived experiences in their own words. The premise is that grounded theory provides the researcher with a deeper understanding of a social phenomenon by generating theory at different levels and through the interaction between the data collected, the literature, and the emerging theory (Lawrence & Tar, 2013). Therefore, deciding on the

appropriate data-gathering instruments that best fit the analyzed research problem is critical. This study used the data collection process with qualitative tools best suited to accomplish a more effective data collection and achieve the aims and significant objectives of the investigation regarding the best outcomes for the study. This study's primary data collection tools were interviews and observations, and document reviews were also used to enhance the data collection efforts. Interviews are generally the primary source of data collection in qualitative studies that ensure consistency and improve reliability. In contrast, the other data collection tools help promote corroboration and imply interdependence to constructively explore the issues and better understand the data gathered (Alam, 2005).

Data Collections tools:

This research elected to use the following data-gathering Materials and Instrumentation tools for this study, beginning with the tools available for the recruitment of participants. Therefore, because the needs of the study required a population-sampling tool, the researcher selected the purposive sampling tool. To be more specific, the sampling needed was from a sub-population of a general population in law enforcement and the rule of law. As the research topic was focused on white-collar enablers and organized crime relationships, this required the recruitment of a sub-population, participants who were experts in those topics. To that end, the research employed the Expert variation tool to recruit Subject-Matter-Experts (SMEs) on the one hand and used the Maximum variation tool to be able to recruit across a broad spectrum of experts on the other hand. It was also important to use the Elite interview selection tool, seeking elite profiles related to positional or reputational criteria, and seeking to find SMEs for authoritative guidance in the data collection. After completion of the recruitment of participants, the next process involved primary data gathering tools.

The in-depth interview tool was selected as the primary data collection method because with the use of this tool, the researcher can obtain critical data from the SME participants' knowledge base, about their extensive training related to the topic of research and additionally, their knowledge-based on lived experiences, which can be relayed in the participants' own stories and conversations. The in-depth interview of participants helps gather insight into the focus of the research by obtaining first-hand information from the real-life experiences of participants, including their beliefs, opinions, and motivations. This type of information on social phenomena would be most difficult to gather in quantitative research. The qualitative research interview is composed of various stages. The initial step is to clarify the purpose of the inquiry, gather background information to assist in the study and familiarize oneself with different techniques for the interview. It is also essential to develop an overview of the study, including the interview subjects and constructs. In this case, the researcher constructed the interview instrument based on the need for critical data. The interview tool was a semi-structured interview containing 15 questions for the interviewees. Therefore, with open-ended or semi-structured questions, the investigator was looking for rich and spontaneous information from the participants, who could provide insight and describe events, beliefs, actions, or experiences lived. The data collection in interviews is invaluable because the interviews are generally face-to-face. Another aspect of the value of the in-person interview tool is that it provides an excellent benefit for the interviewer, who can take advantage of observations, social cues, voice tone, body language, facial expressions, and other non-verbal cues. However, the interviewer must avoid leading questions or manifesting negative facial expressions or body gestures, which can be counterproductive to interviews and adversely impact the interviewee's responses. Interviews often provide immediate responses, which are more spontaneous. However, the interviewer must

concentrate closely on the questions and answers given or risk missing essential cues or meanings during interactive communication.

This study opted to audio/video record the interviews; therefore, an audio recording tool was utilized to capture the recorded interview. This implies a need to obtain formal written consent from the interviewee and adhere to the required recognized international ethical guidelines of UNICAF University. The researcher was able to use the UNICAF informed consent tool. The interviewer was also able to take copious notes during any recorded sessions, even though the session was recorded because there are instances when recorders malfunction or interviewers forget to press the record on their devices, which can also be a disadvantage. Recording interviews is very advantageous, but transcribing recordings can also be highly time-consuming. A recording of one hour of dialogue may require more than six hours of transcription. Synchronous communication in face-to-face interviews can create an excellent ambiance for producing a productive interview; however, the time factor can often be excessive, as in the example of transcriptions and the high costs associated with this method (Opdenakker, 2006).

This study conducted the interviews in the manner and style previously mentioned. Most were elite interviews because the target respondents were individuals classified as subject-matter-experts (SMEs), among other professionals. All interviews required a signed formal informed consent document consistent with ethics protocol and the interviewees' authorization. The researcher prepared additional tools and materials beyond the interview instrument. To introduce the project, the researcher prepared briefing documents and provided a complete participant briefing, with information regarding the researcher, clarification of the particulars

concerning the audio/video recording of the interviews, and confidentiality and anonymity protocols.

First, the participants' introduction was given, then the research themes were presented, and any definitions were clarified. The interviews were subsequently scheduled as per individual arrangements with each participant. As the interview schedule was realized, the researcher utilized an electronic recording tool and interviews proceeded throughout the interview phase of the study. After the interviews, all the recordings were maintained in a secure location per security and safety protocols. Upon the completion of the interview process, the researcher initiated the manual transcription of the interview recordings personally. The researcher transcribed each interview using a comparative multi-level analysis process. The initial analysis was done simultaneously during the data collection process. The second analysis was also a manual process during and after transcription. After multiple manual readings and analyses, this study utilized the Microsoft Word Comment tool for identifying keywords or excerpts and tracking comments to analyze data in a search for common themes and patterns under an ongoing constant comparative analysis method. Lastly, after completion of the Microsoft Word Comment process, the researcher employed the Microsoft Excel program tool to conduct a manual color-coding process as a final analysis process to identify codes of interview data for a complete analysis. These various data analysis tools were applied in a process to conduct a complete and thorough data analysis to enhance the data's validity and credibility (Figenschou, 2010).

Additional data collection tools for the study were observations, document searches, journals, notes, and scholarly literature reviews, working to achieve reliable data triangulation. The participants for this study had extensive previous knowledge of the themes and understood

the research topic's language, culture, and social environment. Themes in a study often dictate the need for specific participants because of their knowledge and experiences with the topics researched. Any in-depth interview presents a challenge, requiring the researcher to provide a setting to engender an atmosphere conducive to self-expression, open communication, and getting participants to be candid in telling their stories and experiences. Another significant challenge for the researcher is maintaining vigilance for pre-existing participant bias and other information, which may not be helpful or contribute to the study's objectives. These research difficulties may be overwhelming, but researchers must be prepared to stay the course of the discussion guide and follow up with new questions when the conversation opens the possibility to probe or seek elaboration during the interview and conclude the process when the information becomes redundant. Some drawbacks can be participants who take over conversations in a dominant manner, inciting power relations, or grudges related to topics. Other difficulties are that the researcher may encounter participants who may have difficulty expressing feelings. These situations can become quite complex in terms of maintaining a focused interview. Therefore, the researcher must keep the conversation flowing positively and within the guidelines. The researcher must maintain an objective disposition and be vigilant for bias issues (Elmendorf & Luloff, 2001).

Technological Tools:

If the traditional face-to-face methods for data collection become impractical due to unforeseen circumstances, these processes will be modified to facilitate the interviews and overcome any logistics issues. The researcher was prepared for an alternate plan using new technological resources by incorporating a Zoom video conferencing venue to conduct individual interview sessions. These resources are qualitative data-gathering tools in their own right that

have supplanted the traditional face-to-face individual formats through an online medium (Lobe et al., 2020). The advances in new communication and information platforms have offered opportunities for research participants in the era of social distancing. The notable advantages are improved Internet capacities, convenience, and low costs. Zoom video conferencing is often used when the participant/s is physically separated from the interviewer in other geographic areas. Thus, to offset long-distance travel scenarios or avoid exposure and risk to the present health concerns. Zoom has become a viable research tool because it is a collaborative, cloud-based technology for real-time individual meetings. Zoom is ideal to be used by geographically separated persons with any mobile device as many other platforms; however, Zoom can record and store sessions without third-party involvement. Advanced security measures protect sensitive research recordings through real-time encryption and specific user authentication. The Zoom system's use affords researchers many benefits regarding the study cost factors: travel, meeting venues, convenience, and access obstacles (Archibald, Ambagsheer, Casey & Lawless, 2019).

Population and Sampling:

While formulating the plans for the interview process, the researcher selected the type of sampling best fitting for the research participants in this particular case. This research project required purposive sampling because the need was to recruit individuals who would provide in-depth critical background knowledge concerning the themes of the study, historical data, current trends, and personal accounts of real-life experiences. Therefore, to reiterate what was previously mentioned, the purposive sampling, applied the Expert variation tool to ensure participants were Subject-Matter-Experts (SMEs). The Maximum variation tool was used to recruit from a wide and ample SME population sample, and the Elite interview tool was also used to secure SMEs based on positional or reputational criteria for collecting rich data. The researcher planned the

recruiting of expert law enforcement and rule of law participants from various state and federal agencies and prosecuting attorneys from government institutions in the first phase; the following groups of participants would include defense attorneys, jurists, auditors, accountants, and other agents, all of whom have worked in specific criminality involving white-collar organized crimes (Etikan et al., 2016).

However, before interviews were held, the researcher provided all participants with a briefing on the research project details and the informed consent protocol, including relevant information concerning confidentiality, anonymity, and the ethical principles of the research with the intent to show transparency and engender trust between interviewer and participants and also encourage honest responses on the part of the participants. In addition, the interviewer attempted to conduct interviews in venues that would afford privacy, without distractions, that would suit participants, and the interview times will be scheduled at the participant's convenience. The interviewer became familiar with the interview schedule to avoid miscues and present a confident demeanor. Most importantly, the interviewer would actively listen during all interviews to ensure that representative data was gathered. In addition, all interviews were recorded and transcribed promptly to maintain a record of the process, and the interviewer worked on the file and the field notes to facilitate the data analysis process. It was also important that before the interview process, the researcher attempted to pilot the interview schedule with various participants as a test run before the actual interviews and data collection. The practice exercise was expected to identify problems with questions and schedules (Gill, Stewart, Treasure & Chadwick, 2008).

The overall planning for the data collection endeavor was complicated and involved many critical factors. The researcher had to decide who would participate, the nature and impact

of the information, and how the data would be collected. The researcher worked diligently to develop functional strategies for scheduling each function of data collection. The agenda structure was prepared to coincide with the number of participants in each available time slot (Morgan, 1997). This study also concentrated on shared collective views of the same phenomena through individual experiences. This method would help expand, verify, clarify, or challenge data collected by the interviews and other methods. Before engaging the participants, the researcher had to determine if the participants who were available for the projects were known to each other or composed of strangers. These factors required several distinct approaches to make the participants feel comfortable engaging the participant in the feedback process. It was also essential to note group diversity because it often determines interaction among participants, and it is sometimes difficult to determine if there are pre-existing relationships between participants or work-related associations. This data collection related to interviews included audio/video recorded sessions, and the recordings strictly complied with the same confidentiality and anonymity protocol and ethical standards recognized internationally (Gill et al., 2008).

Moreover, this research included a continual review of scholarly resources and literature from its onset to acquire and maintain a constant feed of background knowledge on the phenomena under investigation, and beyond the data collection tools previously mentioned, a research journal was essential for the solo researcher who will conduct the study; a journal also served as a valuable tool, as would the case reports. These instruments can help document recorded events, problematic situations, actions, alternate remedies, and outcomes. The case report can also provide a critical narrative of all work, researcher assumptions, values, and emotions. In contrast, the journal will provide observations, critiques, and synthesizing, which is critical for this research endeavor (Annink, 2015).

Operational Definition of Variables (Applicable for Quantitative/Mixed Studies Only; not applicable in this study)

Study Procedures

The research proposal for this study was submitted to the UNICAF University-Zambia Research Ethics Committee for review and approval in February 2022. After receiving the Ethics committee's approval, the researcher formulated a plan to initiate the research process. As the first phase of the research would begin with the data collection work by conducting interviews of human subjects, the researcher had to put security and confidentiality mechanisms in place according to international research ethics protocols for the protection of participant identities, preventing disclosure, and ensuring the confidentiality of every participant (Surmiak, 2018).

The recruitment method was the purposive method, as a specific knowledge base and experience were needed for this study. Before any data collection efforts were undertaken, the study's first phase began with an organized recruitment strategy for finding volunteers from specific institutions and agencies in the governmental and private sectors for the study. The protection and safety of all the research participants were maintained by applying proper protocols, ethical principles, and strict codes of conduct, which are vital in any study (Arifin, 2018). The study's recruiting endeavor searched for individuals who met specialized criteria related to life experiences and knowledge concerning white-collar and organized crime investigations, specifically the enabler offenders at the service of organized crime. Therefore, the participant recruitment focus was on groups with direct knowledge and involvement in these areas of criminality. The first groups of individuals sought out for participation were from the law enforcement profession. This group of participants included criminal investigators,

intelligence analysts, and prosecutors. These individuals were the first target participants in the initial recruitment efforts as the researcher directed the efforts toward several law enforcement agencies across various state and federal jurisdictions, seeking authorization to interview criminal investigators, intelligence analysts, and prosecuting attorneys with ample experience and training in the detection, investigation, and prosecution of white-collar and organized crime. The researcher identified possible participants from within the various law enforcement agencies through the recommendation of various former agency agents in a chain referral. After this initial process, the researcher contacted various candidates for participation by telephone, requesting consent from these individuals, many of who acknowledged their willingness to participate after the researcher's full briefing on the project. Through this initial group of participants, the researcher used the snowballing method to recruit other participants from the law enforcement field who were either active service or retired persons from those groups.

Other participants from the private attorney group were recruited upon completing the recruitment of the law enforcement participants. First, the researcher searched out participants from the criminal defense lawyers' profession, identified through the state and federal attorney bars registry. The researcher found referrals from the initial contacts, thus creating a snowballing effect for finding adequate volunteer participants from the legal defense profession. Various volunteers accepted to participate in the research were also provided with an informed consent form for their signature (UNICAF-Zambia Informed consent form). The final participants were from the private sector: five defense attorneys, two corporate security investigators/auditors, and two banking accountants. These participants were recruited from the banking and securities industries through the snowballing process after one referral.

Upon completing the recruitment process, the researcher planned and organized an agenda for programming the interviews at times and locales of participant preference for face-to-face recorded interviews or an interview through a video conferencing platform. If face-to-face meetings were not feasible, the interview would be a recorded telephone interview, and the researcher would also formulate a plan to provide the proper mechanisms to maintain all the participants' confidentiality and anonymity (Diener & Crandall, 1978). The safety and well being of all volunteers participating in the research were maintained at the highest level throughout the study. No participants were harmed; pseudonyms and numeric codes were used to protect all participant identities. The researcher also prepared a schedule to provide all participants with a briefing concerning the details of the study to explain research specifics and expectations and assist participants' understanding of the study to ensure informed consent. In addition, the researcher would record all individual interviews with the permission of each participant involved in the interviews. Upon completing the pre-interview process, the interviews proceeded as scheduled, with meetings in locations best suited to the requirements and needs of interview participants. The researcher's preference for data collection was face-to-face meetings when permissible by participants, by institutional protocol, or according to health and safety regulations because of medical safety issues. When the circumstances made face-to-face meetings impossible, the researcher improvised by arranging and scheduling telephonic communications to conduct interviews, allowing the researcher to continue the study objectives in the collection of very valuable data. In certain instances, telephone interviews were the only available resource to conduct interviews due to institutional constraints or participant preferences. The researcher followed all ethical and participant safety protocols for recording the interview and processing the data during these instances.

Ethical Assurances

Examining the issues related to ethical assurances in qualitative research, the researcher and their colleagues must be thorough in the planning phase of the study, develop comprehensive strategies to meet the challenges brought about by the research process, and above all, adhere to the ethical principles and codes of conduct relevant in all research projects. Generally, most institutions of higher learning have internal research committees that review and regulate all research proposals, especially research involving human participants. In addition, some international codes and protocols are frequently consulted as guides for preventing harm, maintaining safety, and conducting ethical research.

This research project involved the participation of human subjects through a qualitative research methodology. The study and the interpretative work were necessary to understand better the data collected through the personal interviews of the volunteers participating. However, before the commencement of actual research work, all the participants were fully briefed on the specifics of the research and processes involving the participants, including a session on "Informed Consent." The participants were also afforded a Q&A session to ensure a complete understanding of their participation in the research. To further ensure confidentiality and anonymity and provide assurances to the participants and their respective institutions, the researcher maintained all documentation referencing participants in a secure location with restricted access, and pseudonyms were the participants' only identity. Any other identifiers or contact information was coded, and any records about participants were kept secure and maintained according to university and international safety and security protocols.

The researcher was also vigilant and guarded against the insidious effects of bias, which could systematically distort conclusions. Therefore, the researcher was well informed in

understanding bias and its possible consequences and effects on a study's results. It is essential to know that bias exists in all research in one way or another. Therefore, the researcher had to maintain focus and consciously work to identify and eliminate any personal bias concerning any aspect of the study before embarking on the initial phases of the research. The researcher also worked to identify any pre-existing bias in the study participants during the initial processing to redirect the filtration of adverse outcomes due to the influence of prejudicial mindsets. Finally, the researcher avoided or overcame bias through feasible corrective measures (Smith & Noble, 2014).

Historically speaking, the lack of attention to the protections for research participants and informed consent issues is evidenced by how long it took before participant safety became a critical aspect of the research process. For example, from 1947 until 1964, the World Medical Association (WMA) collaborated to produce the first Declaration of Helsinki to guide physicians desiring to conduct medical research with human participants. However, almost ten years passed before the WMA produced the second Declaration of Helsinki II in 1975, which included one of the most critical ethical components for research involving human beings, the "Informed Consent" document, ensuring that research participants would be well-informed as to the particulars of the research project in which they were participating. This particular accomplishment was a milestone in research. Social science researchers did not discuss ethical issues related to human research participants before 1960. For example, the American Psychological Association formed a committee in 1938 to address ethical standards but did not draft a Code of Ethics until 1952 (Dik & Doenges, 2019).

The road to ethical conduct in research and the protection of human participants was many years in development and eventually produced by principled and conscientious researchers

across a myriad of traditional disciplines and social sciences for the benefit of all stakeholders. The research codes of conduct and ethical principles protect research participants and the researcher. In addition, these mechanisms facilitate respect for the fiduciary responsibility of the researcher to ensure transparency and honesty and, most importantly, prevent any harm to the participant (McLaughlin & Shardlow, 2009).

Although different countries regulate research through various robust structures and frameworks to govern research, the general focus is on accountability and not harming anyone. The overarching goals are generally effective governance to ensure the scientific credibility of the research, ethical integrity, and the prevention of harm to the research participants. It is also imperative for the researcher to be mindful of the pressures and tensions of the research goals. There are also many pitfalls for an overzealous researcher, who must never take undue risks for the sake of progress in the research objectives or which may result in negative consequences related to issues of research integrity or allow research sponsors to encourage compromised ethical conduct on the part of the researcher (Orb, Eisenhauer & Wynaden 2001).

Researchers' ethical principles and professional codes of conduct serve as guidelines to provide the foundational safety mechanisms necessary to protect the participants, researchers, and innocent third parties from any harm. It is essential to understand that any guidelines for any study will have only some answers for the innumerable possible ethical situation scenarios that may arise during the research project. The researcher must know that ethical questions may surface during the research process despite safety mechanisms. The researcher must also be cognizant that some ethical issues may lead to dilemmas that may not be part of the study. Research has many challenges in different forms, which may be inherent to the research process or other difficulties, that surface from the collateral effects of the research. However, the well-

prepared researcher will find that most issues can become manageable through awareness and adherence to the ethical principles of autonomy, beneficence, no malfeasance, and justice (Orb et al., 2001).

Data Collection

The qualitative approach in this study required various data collection tools best suited for this interpretive approach. The analysis involved procedures and processes that utilized the data collected to explain causal factors for the phenomenon under study. The data collected was beneficial in providing a better understanding and context based on the narratives of the participants' lived experiences in their own words. The methodology for this study was based on Grounded theory, and the researcher utilized various traditional qualitative data collection tools commonly applied with this method. Therefore, the data collection in this study involved the one-on-one individual interview of each participant, working with an in-depth semi-structured interview process as the primary data collection tool for gathering essential information based on the participants' training, lived experiences, and professional knowledge. The participants in this study were recruited through the purposive selection process. They were selected because the participants' inclusion criteria required that participants be subject matter experts (SMEs) in disciplines related to the focus of the study (Sutton & Austin, 2015).

The interview data collection was the most effective tool for exploring the phenomena in this study. Thus, it is crucial to understand the interactive nature of interviews; the researcher gathered more data by observations based on participants' non-verbal cues and data gathered in field notes. This process can also enhance the understanding of participant conversations during transcription, which can be probed to elicit more profound responses, seeking clear and complete

answers and identifying emerging themes or patterns. The interview process helped broaden the researcher's scope of understanding in a more natural and less rigid data collection process. The conversations with the participants involved seeking in-depth information from the interviewees' perspectives and understanding the linguistic meanings of the participants concerning the phenomena. The interviews in this study allowed the researcher to gain information that would likely be inaccessible with other data collection tools. To achieve this, the researcher used an interview checklist and conducted a semi-structured interview using a pre-prepared set of questions, which could be probed to expound on interviewee responses. The researcher's data collection effort through the use of the interviews was hoping to achieve the validity and reliability of this research tool, measuring what the research was supposed to measure and minimizing the possibility of bias from interviewees and the interviewer (Alshenqeeti, 2014).

Another aspect of considerable value in the interview process was the observation techniques for gathering data from direct contact with an object, e.g., a human being. Observations assisted the researcher in clarifying or affirming data derived from the interviewees. These observations generally involve non-verbal communication exhibited through corporal behaviors, gestures, facial expressions, vocal tones, and other indicators. The observation data collection method is most effective in the participant's natural environment. Therefore, the researcher conducted the interviews in the participants' environment of choice when possible, to do so during this study, providing the participants with a more relaxed atmosphere that will engender a certain level of trust in participants, leading to more candid interviews during the data collection process.

Aside from the methods of data collection mentioned above, the researcher also employed other methods for the data-gathering process. Document reviews, visual data, and

artifacts could reveal relevant data that can broaden the researcher's knowledge base. To help identify meaning, better understanding, and develop empirical knowledge. The researcher also reviewed the literature and other documentary data selected from scientific sources, books, papers, journals, manuals, and charts, among others, that have been peer-reviewed and accepted as credible data related to previous research in the same subject matter, which can also relate to the research questions (Polkinghorne, 2005). Previous studies provided essential information, descriptions, and interpretations from a historical perspective on the reviewed phenomena. In addition, the document reviews also provided data on the context of the interviewees' experiences, giving the researcher insight into any changes that could have occurred over time and eliciting new questions. Therefore, the researcher can diligently analyze documents to help the data verification process and corroborate evidence from other sources (Bowen, 2009).

This study had already prepared the primary research questions that needed to be answered, and the research design was based on grounded theory in hopes of developing a theory that emerged inductively from constant comparative analysis of the data collected during the research. As the overall data collection proceeded, the researcher initiated a core coding operation for examining the empirical material to form coherent portions of the data, with labels or color codes, which depended on the amount of material, that made the data available for analysis and to increase the quality of the findings. During the data analysis, the researcher sought to identify patterns or common themes arising from the data that could help form a network of relevant main themes and other relevant data nodes. The researcher also had to develop a notebook of copious notes derived from detailed transcriptions of recorded interviews, seeking minute details on individual perspectives, beliefs, and lived experiences detailed in the interviews. All interview transcriptions were meticulously examined, along with field notes, the

research journal, and other forms of textual data, together with available visual data to work on identifying coherent and essential segments of data that captured the essence of the phenomenon under study and code these for easy accessibility to be retrieved as the study progresses.

The researcher also considered using essential copy/paste software to do better analysis, going deeper into the data to develop a better presentation of the findings; however, the researcher elected to use the Microsoft Word Comment feature to highlight keywords and excerpts and track these better for analysis. The codes developed by the researcher were extracted directly from the data gathered to mirror the content inside the segments. The researcher worked systematically with the coding process as a matter of transparency to make interpreting the empirical material more credible (Linneberg & Korsgaard, 2019).

The data collected helped the overall data analysis, and data derived from different sources was analyzed separately. The researcher looked for emerging patterns and similar data networks. These units were coded directly from the data and according to the themes they represent. The emerging patterns were analyzed in detail to determine their value and importance related to the study. The researcher also explored the possibility of utilizing the Nvivo software program to facilitate the data analysis process; however, this was not the case because the researcher's availability for Nvivo training sessions was not possible, and the resources not available for this type of research aid; nevertheless, the analysis was carried out after the transcription of the recorded interviews and also with the use of field notes. The researcher also worked to achieve triangulation of the data extracted from the different data collection methods utilized in the study. The triangulation of the data collected from various sources would significantly enhance the quality of the investigation as a strategy to provide more breadth and depth to the findings (Bisit, 2003).

Triangulation was used in the multiple data collection process, including human, documentary, and observational sources, to gain multiple perspectives and help validate the data. Because this research involves the study of human phenomena, interviews are a powerful tool for gaining a better understanding and rich information on lived experiences and perspectives directly from the participants' stories. Data comparison will also facilitate an iterative process for a deeper exploration of the themes; a better understanding of the context of the phenomena and the convergence of the data will enhance the trustworthiness of the findings. Therefore, the researcher's use of triangulation was also to analyze data from different groups of participants separately to synthesize similarities or differences and apply various strategies, including debriefing, member checking, and a reflexive journal to ensure the validity and credibility of the findings.

Data Analysis Techniques:

The methodology for this study was based on Grounded theory, and the researcher utilized various traditional qualitative data collection tools commonly applied with this method. This study worked with grounded theory because it is a valuable practical tool in collecting and analyzing the research data. The emphasis on grounded theory for developing new theories makes grounded theory essential for this specific study's focus instead of other theoretical frameworks in qualitative research. As the data collection and analysis co-occur with Grounded theory, emerging data may lead to a new theory that may directly help explain events and relationships as the primary data is based on the participants' lived experiences in their own words. The premise is that grounded theory will help provide the researcher with a deeper understanding of a social phenomenon by generating theory at different levels and through the

interaction between the data collected, the literature, and the emerging theory (Lawrence & Tar, 2013).

Thus, in examining data analysis techniques, we must review the entire process, from the data gathering to a naturalistic analysis technique using content analysis, coding, the development of the theory, and validity factors. This study initiated the data gathering through interviews with research participants. Therefore, the researcher seeks to establish rapport and open communication to restate the participants' experiences and observations in their own words for the reader. The interviews were semi-structured because flexibility was necessary for the participants to move back and forth over time. In addition, this technique makes it possible for the researcher to clarify doubts and probe by creating new questions based on previous participant responses. The questioning techniques included contrast and comparison questions, seeking practical and productive methods for framing questions (Lincoln & Guba, 1985).

As the data was collected and transcribed, it was analyzed, and the researcher initiated a continuous comparative analysis considering everything learned. This inductive analysis was performed constantly during data collection, gaining insights, developing questions, and finding gaps and possibly theory elements. This research analysis technique will replicate and seek valid inferences from the data context. The researcher will look for categories of data that share the same meanings, which is essential to the data coding process. The data analysis will organize the data, arrange manageable units, look for patterns, and synthesize the data, searching for relevant information (Westbrook, 1994).

To maintain a practical content analysis, the researcher will also be working with a constant comparative technique, which is highly effective in content analysis, comparing the data in each category, integrating categories, and using a coding process to identify similarities and

develop themes from the clusters of categories (Glaser & Strauss, 1967). As the analysis progresses, the coding will initially work with the open coding technique, seeking concepts that fit the data. If significant categories emerge from the data, axial coding can be used on one category in information accumulation. It can lead to selective coding, as open and axial coding establishes the core categories, which may arrive at a saturation point.

Next, the researcher sought to identify patterns and other relevant data nodes throughout the process. The researcher also used a notebook technique, using the copious notes derived from detailed transcriptions of recorded interviews, seeking details on individual perspectives, beliefs, and lived experiences. All interview transcriptions were meticulously examined, along with field notes, the research journal, and other forms of textual data, together with any available visual data to work on identifying coherent and essential segments of data that capture the essence of the phenomenon under study and code these for easy accessibility to be retrieved as the study progresses. The researcher also has another option and may consider using essential copy/paste software to do better analysis by going deeper into the data to develop a better presentation of the findings. The codes developed by the researcher will be extracted directly from the data gathered to mirror the content inside the segments. Lastly, the researcher needs to work systematically with the coding process as a matter of transparency to make interpreting the empirical material more credible (Linneberg & Korsgaard, 2019).

Summary

The research for this endeavor involved an inductive qualitative review of the white-collar offender, organized crime, and the relationships between these two criminal organizations, seeking relevant data to answer the research questions concerning psychological, situational, or

organizational factors that may contribute to the motivations for the relationships between these two criminal groups. Therefore, in the initial phases of the investigation, the researcher used interviews (Recorded) as one of the primary data collection tools. For the population and sampling, purposive selection was used because the participants needed for the study were required to be subject matter experts (SMEs) from law enforcement and the legal profession. Thus, the researcher developed a participant recruitment plan for specific law enforcement agencies and legal professional groups as one manner of recruiting participants, and another was through the snowball effect from other participants. After gathering participants, the researcher conducted a full briefing on the research for participants and also provided participants with informed consent forms before interviews. The researcher also provided ethical provisions for the research to avoid harm to participants by employing pseudonyms and maintaining the confidentiality of each participant, who also received assurances of ethical protection. For other data collection, the researcher used other data collection tools, like observations and various documents, gathering other relevant and historical data, which was extremely helpful in the overall data analysis and especially for the triangulation efforts working to increase data validity, credibility, and robustness. During the data collection and comparative analysis process, the data was color-coded initially and analyzed in a constant comparison method, seeking relevant themes that might have produced new theories directly from the data. The data derived from the interview process was also transcribed for better analysis, and the researcher conducted an arduous multi-level manual analysis of all the data. The researcher documented phases of the research and prepared a list of relevant findings, which contributed to the study's overall goals positively.

In preparing a summary of the purpose and objectives of this research, the specific phenomenon, white-collar criminality, we found that this classification is a broad myriad of diverse crimes ranging from low-level minor offenders to the Tier 1 professional white-collar enabler class of offenders that function as intermediaries for organized crime, and which are the specific focus of the inquiry. The entire research process was presented logically to highlight the critical aspects of professional intermediaries, such as lawyers, financial advisors, or bankers in an underworld of white-collar and organized crime, where money laundering, tax evasion, and manipulation of the legal and commercial financial systems have become common. This fact highlights that in the last 30 years, money laundering has become a major component of serious crimes for gain. During this study, the complex relationships between professional enablers and organized criminal networks involving various criminal groups, ranging from traditional organized crime, corrupt corporations, organized white-collar criminal groups, and individual political figures or world elites operating in the United States were thoroughly reviewed for a better understanding of operational aspects of these criminal networks (Lord et al., 2019).

These relationships between the white-collar professional enablers and organized crime reveal the versatility of these intermediaries in that they offer their bespoke services to networks from the upper world and from the underworld where legitimate business and crime intermingle. The networks that often bring these distinct groups together are usually prestigious law firms, elite Trust & Company Service Providers (TCSPs), or Company Formation Agents (CFAs) that do not advertise because of their high price range, they are not accessed easily but rather through business or social networks. It is also common knowledge that these enabler groups are supported in their illicit ventures by various Central banks that routinely and willingly participate in these shady business scenarios because these affairs are a “win, win” situation for all. These

connections are made most likely by word of mouth because of the trust factor. Many of these intermediaries only do business with high-net-worth elites or criminals, who hire lawyers familiar with the right TCSPs, or CFAs to approach to better represent the interests of their clients, which provides another layer of protection (Lord et al., 2019). Consequently, according to the United Nations, these relationships and criminal conspiracies between professional enablers and criminal networks because of their nexus to major predicate crimes are today considered a significant threat to the national security of most countries worldwide (UNDOC, 2010).

CHAPTER 4:

FINDINGS

Introduction

This qualitative study thoroughly examined all aspects of these phenomena through rigorous research to precisely explore the complexities of this type of white-collar criminality and its extensive relationship with organized crime groups on a global scale. Moreover, it was essential to examine the white-collar enabler relationships with the legitimate corporate America frameworks and, in particular, how the infiltration Modus Operandi of organized crime groups seeps into corporate America, which has impacted society across all sectors and specifically the financial industries.

This research deals with white-collar offenders who work as enablers in various professional specializations for organized crime groups worldwide. These enablers provide unique expertise to assure that the enabler and his/her organized crime partners overcome any existing legal obstacles or governmental regulatory mechanisms to successfully commit complex crimes while minimizing the risks or exposure of both the criminal enabler and the criminal organization. The primary objectives in these types of relationships are to construct facades through the formation of legal vehicles that give the appearance of legitimacy and to professionally obscure the beneficial ownership of all the illegitimate business entities created by the enablers in the service of these criminal groups. The scheme in the formation of the variety of business vehicles is to possess multiple enterprises, which can help in laundering the enormous amounts of monies generated through the significant number of major predicate crimes

perpetrated through the organized crime criminal networks and also prevent any undue attention to the criminal organization by the governmental authorities.

In examining the impact of financial and economic losses, and harm to society related to professional enablers and organized crime groups, on the one hand, figures show enormous amounts of money laundered in a variety of ways; shell companies, real estate acquisitions, stocks, bonds, trusts, and crypto currencies to name a few. On the other hand, other laundering venues in the form of parallel businesses in legitimate markets, dealing heavily in cash transactions, sports teams, entertainment ventures, auto dealerships, or banks, are all useful for laundering large amounts of illegal gains. The Modus Operandi (M.O.) in the many ways for laundering money is only limited by the enabler's imagination. The monetary losses are significant, affecting the economic systems at local and regional levels more severely, and consequently negatively impacting society in general. Actual legal corporate organizations or private consulting firms orchestrate many of these extensive networks of money laundering operations with professional enablers advising major white-collar and organized crime groups. Other groups of enablers are professional money laundering groups from the underworld. Many traditional criminal groups secure the services of these professional money-laundering groups to integrate money gained in major predicate crimes involving drugs, arms, or human trafficking. Some groups are solely white-collar criminals and corrupt actors carrying out political schemes and other groups are more nefarious, committing a variety of predicate crimes to raise funding for acts of terrorism, which are threats to the national security of all countries. Considering the present levels of major predicate crimes associated with a majority of money laundering conspiracies, at no other time in the last 20 years in the history of the U.S. have there been more crimes related to the trafficking of drugs, arms, humans, or the incidence of acts of terrorism.

There is also some white-collar money laundering enablers specializing in operating pure tax evasion schemes for global elites, political figures, despots, or expatriates. These specific money-laundering operations are tax evasion predicate crimes in and of themselves to avoid tax duties. The potential gains for all players in the money laundering schemes are exuberant, and the corps of professional enablers keeps growing, as proven by the presence of organized groups from China and Russia now appearing notable. In the money laundering process, the general M.O. is to move money through various international venues, making these crimes transnational offenses and creating jurisdictional ambiguity, thus challenging prosecutorial prospects in terms of enforcement.

The efforts in this study have been diligently concentrated on discovering new information to gain new knowledge that helps understand this specialized type of white-collar crime. In addition, one of the other primary objectives has been contributing to the existing knowledge base concerning white-collar enablers and organized crime relationships, hoping to fill gaps in previous research. From a theoretical perspective, white-collar criminality has been the subject of numerous notable studies concerning many well-founded criminological theories since Sutherland's Differential association theory (1940) coined the term "white-collar criminal."

White-collar crime is a multifaceted area of particular economic crimes tied to a criminal network responsible for some of the world's most despicable crimes. It is vital to understand that some white-collar crime varieties are complex and require specialized education and skills; therefore, they often require the skills as in the case of professional white-collar enablers. In contrast, other white-collar crimes are frauds, thefts, or embezzlements generally perpetrated by common white-collar offenders without specialized skills or professions, operating as solo offenders or with co-workers involved in the same schemes. There is diversity in the many

distinct classes of white-collar offenders and the crimes perpetrated; however, in this study, the focus is on the criminal scenarios involving close business relationships with organized criminal groups in the U.S. and other transnational criminal scenarios in other parts of the world with a nexus to America (Berghoff & Spiekermann, 2018).

This inquiry has examined many relevant aspects of the white-collar crime phenomenon and a thorough review of the white-collar enabler groups. The research was initiated by examining other previous scholarly research and the additional literature generated by those particular studies that centered on this area of white-collar offending. Therefore, the literature reviews in this research examined and used all the available reference materials to search for antecedents to review the historical trajectory of white-collar crime in society over time. Additionally, examples of notable white-collar crimes were reviewed and examined to gain insight into the world of the white-collar enabler and attempt to determine the critical aspects of the Modus Operandi of these types of offenders. There was also an in-depth examination of a variety of existing literature and an extensive review of documented government technical materials seeking information on demographics of the white-collar enabler class of offenders and other pertinent characteristics, including psychological factors for the existence of possible offender profiles. The psychological aspects were particularly interesting for this study because the researcher hoped to discover the critical aspects of the white-collar offender mindset regarding any internal or external motivating factors or allures that attract the white-collar offender into a relationship with organized crime. Lastly, the current trends in this typology of criminality underwent a detailed examination to learn more about any factors related to the motives that lead to this type of criminal behavior, including any associated social, organizational, or situational factors (Levi, 2020).

This spectrum of criminal offenses related to professional white-collar enablers involves sophisticated crimes where many individual or multiple actor groups inside corporate or governmental settings have become involved in white-collar and organized crime conspiracies. White-collar criminals operate as professional enablers for organized criminal groups, using their expertise in legal affairs, banking, accounting, business entity formations, professional sports, filmmaking industries, and other legitimate industries. The purpose is to use either legitimate businesses or corporate vehicle facades specifically designed to simulate a legal entity in criminal endeavors to perpetrate convoluted money laundering schemes to facilitate the commission of significant crimes, thus making extraordinary amounts of illicit proceeds, which are subsequently co-mingled with legal proceeds that become extremely difficult to distinguish one from the other. These criminal conspiracies are generally durable continuing criminal enterprises that demonstrate committed criminality. This fact makes the participating professional white-collar enablers active criminal co-conspirators in organized crime violations instead of business consultants for all practical purposes. The negative impacts of the fruits of white-collar criminal labor on society have been consistently significant.

On the surface, many have called white-collar crime a victimless crime. However, quite to the contrary, white-collar crime often impacts legitimate businesses adversely because it creates parallel markets across numerous industries, and legitimate enterprises are unable to compete with black market prices, which can cause failures in legitimate businesses. Overall, the effects of an underground economy have negatively impacted the economies of many undeveloped or under-developed countries and often constitute a significant threat to market economies worldwide through its destabilization effects (Levi, 2020).

This research has focused on themes highly relevant to discerning the findings concerning white-collar crime and its relationship to organized crime; it is, therefore, critical to look at 1. The historical roots of white-collar crime are based on the literature 2. White-collar criminality in modern America. 3. The development of Criminal entrepreneurship. 4. The rise in white-collar enablers' presence. 5. Motivational factors of the white-collar enablers. 6. Relationships between white-collar enablers and organized crime. 7. Frameworks and countermeasures that mitigate the impact of the white-collar enabler and organized crime criminal activity. Therefore, the study's need to gain a thorough understanding of white-collar enablers, relationships with organized criminals, and impact on society is working to answer the research's questions:

RQ1 – What are the causal factors or motives for the criminal relationships between white-collar and organized crime groups?

RQ2 - what is the impact of white-collar crime on society?

RQ3 –what control measures can mitigate the adverse effects of white-collar criminals and organized crime?

Additionally, it is essential that this chapter not only helps develop a deeper understanding of the theme of the research topic with the recent findings but also lays bare more knowledge about the white-collar criminals that operate as enablers of organized crime. The new knowledge generated by the study is necessary to help create effective prevention and deterrence mechanisms to mitigate and control white-collar enablers' crimes and their negative impact on society while also reducing the incidence of these specialized crimes. According to Harvard et al. (2019), these types of crimes are some of the more prolific white-collar crimes that are on the rise. Thus, this study has the potential to provide new essential information about white-collar

enablers' criminal motivations, exposing new areas of exploitation by the white-collar enablers and organized crime, and presenting novel and diverse countermeasures to control the effects of these crimes, as well as positive contributions to other theories that concern white-collar criminality. The expansion of organized crime groups' territorial space and wealth accumulation is also a grave concern, given that the organized crime organizations and their networks are considered a genuine threat to society, and not enough is known about this phenomenon to control this menace (Weisburg et al., 2001).

These research findings will likely lead to the implementation of innovative control measures and frameworks as recommendations to mitigate the effects of white-collar enablers and organized crime on society. This research hopes that it will benefit future research on this topic and may also reduce this specific criminality and will acquire comprehensive knowledge about white-collar crime, also leading to the development of additional effective mechanisms for prevention and deterrence, which will use the results of this study to further enhance the social implications of the knowledge generated by the research by reducing this type of criminality and its negative impact on society.

Trustworthiness of the Data

One of the critical aspects of this research was to answer the research questions constructed based on the need for specific information concerning the investigation related to the themes involving white-collar crime, the white-collar enabler, and the relationships that are formed by white-collar criminal enablers and diversity of organized crime groups throughout the United States. During the initial research efforts in the investigation, an analysis of the needs of the study regarding what type of information would help answer specific questions about the white-

collar offender profile and motives, the types of relationships with a variety of criminal organizations, the criminal operational frameworks, and the conspiratorial Modus Operandi were vital aspects of the investigation. It was also essential to determine and measure the type and extent of the impact on society by criminal conspiracies involving these two significant criminal groups. Lastly, another critical question concerns methods of control or mitigation for these adverse events.

When the study moved from the planning phase into implementation, it was critical to ensure the trustworthiness of the data through various steps in the investigative process involved with the sampling, data collection, and analysis. The researcher organized a plan for purposive sampling, recruiting through the Expert and Maximum variation methods for the transferability of the data gathered in the collection process. The interviews of the study participants were a combination of face-to-face and telephone interviews, which was the method of data collection necessary because of the qualitative nature of the study. Also, to ensure the transferability of the data, it was vital to collect the data appropriately and to provide a secure location to store it after the collection. Since the research focused on providing answers to the research questions and examining the possible role of any psychological, situational, or organizational factors that may be linked to the drivers or motives that encourage these criminal associations, it was essential during the data collection to ensure that the participants understood they were allowed to speak freely during the interview and also provide information on any personal experiences or opinions that would contribute to the body of data being collected that they were willing to share. In addition, the researcher provided each participant, before their interview, a short informational briefing as to the purpose of the study, a review of university protocols related to ethical standards and safety protocols, and an assurance of anonymity and confidentiality.

Afterward, the researcher's interview agenda began earnestly, and the interviews were scheduled at each participant's availability. The interview process was initiated, with the first interview occurring in late August 2022. The following two interviews were scheduled for September 2022, with the remainder occurring over several months. All the interviews were audio recorded with the first five interviews taking place in face-to-face meetings. The four others were recorded over telecommunications systems because the participants were in distant geographical areas, and face-to-face meetings were impossible. After completing the nine interviews, the researcher continued to seek more participants. However, due to unforeseen circumstances beyond the researcher's control, the many additional participants who initially were willing to participate from the sampling groups and who had been pre-interviewed by the researcher and made verbal commitments to participate were unable to participate or could not be located. Therefore, the task was to continue the recruitment of participants. During a concentrated search involving numerous months, the researcher found thirteen more willing participants who were subsequently processed for interviews between January 2023 and April 2023. From this group of thirteen, two of these participants later recanted their commitments to participation. Therefore, the total number of participants in the second phase of interviews was eleven. Thus, after all, interviews had been completed, the total number of participants for the study concluded with 20 participants. Therefore, it is essential to mention that in the researcher's belief, the absence of a higher number of participants for this study is a limitation to the research results and the amount of data generated.

After the completion of the entire interview phase, the researcher prepared the plan for the transcription of each one of the interviews. The transcription process was critical to the credibility, dependability, and confirmability of the data collected in the study. This arduous task

began with manual transcription of the first set of interviews and later converted to typed transcriptions that facilitated the process. Upon the transcription of all tapes containing the collected interview data, the analysis of the interviews and their transcriptions was organized. The researcher prepared to begin the analysis of the first nine interviews by reading each of those interview transcripts numerous times, being an exceptionally lengthy and systematic process that focused on extracting each word of value and each sentence of merit to find meanings, perspectives, and subtleties of nuances and messages in terms of each interview. It was a thorough dissection to find relevant data with links to the research questions and ensure the study's credibility. It is also essential to know that because this research was a qualitative approach working with the Grounded theory, the data analysis was initiated in earnest during the data collection by constant comparative analysis; however, the more intense manual analysis was after the data collection was completed. The subsequent analysis process rolled out with the manual analysis of each interview, with the researcher doing slow and methodical reading and then utilizing the Microsoft Word platform to perform a more thorough review to develop further credibility and confirmability in this research, one of the primary aims was to gather trustworthy data that could answer specific research questions about white-collar crime, the enablers involved, and their relationships with organized crime groups across the United States. The transferability of the data was also secured in the researcher's use of purposive sampling when recruiting participants through specific methods. The data collection process included face-to-face and telephone interviews, and the researcher collected and securely stored all gathered data. The researcher conducted in-depth personal interviews of the participants using a semi-structured interview sheet with approximately 15 questions relevant to the research topic and questions. Some of the interviews were conducted face-to-face to ensure credibility and confirmability of

the data. The study examined the possible role of any psychological, situational, or organizational factors that may be linked to the drivers or motives that encourage these criminal associations in a detailed analysis with the ability to track specific words and excerpts.

All the interviews were analyzed manually and subsequently coded by the researcher, which was a lengthy, time-consuming task. After completing each interview's first manual analysis and coding, the researcher conducted a second analysis and coding process using the Microsoft Word comment features, which provided a fresh perspective during another detailed review. Microsoft Comment is a modern Google application facilitating the manual analysis-coding process experience across the Word Platforms because the Microsoft Comment resources allow for the saving of files online, deletions, changes, or insertion of comments, which provides contextual feedback and allows for the review of the fundamental analysis of interview transcripts in real-time. After the initial reviews of each interview transcript, the Comment resource was used after the first round of analysis. The Comment resource allowed for opening a margin on the right side of the document and highlighting single words, whole sentences, or even paragraphs. The researcher would type comments on the right margin close to the insertion point. All the comments were visible in context, in a legible and orderly format, facilitating the document analysis and transferability expeditiously, making any subsequent re-reads available at a glance, where words or word sets were added in an instant, and keeping the analysis focused. The Microsoft comment tool was a valuable asset for conducting manual analysis.

Lastly, the researcher prepared a third review for analysis and extracted the codes from text excerpts using Excel. The coded text excerpts were used to develop the data codes supporting the findings from the three examinations. The Excel format was also a unique tool for color-coding and document analysis used in this study. When conducting the analysis and

coding, the researcher was able to use the Excel spreadsheet format, which presented all information on each interview, including Initials of pseudonyms of participants, dates of interview, page numbers for comments, line numbers for statements, coded texts excerpts, and codes with all work being color-coded and including a color code legend.

Because of the qualitative design, it was essential to seek validity and credibility; therefore, triangulation was imperative to ensure the trustworthiness of the data by multiple methods of data collection: interview data, literature, and documents. The convergence of data from different sources supported data validity. It was necessary to use triangulation with three distinct sources in gathering the information. 1. The first part of the data collection was based on in-depth personal semi-structured interviews of participants selected through purposive selection because of their Subject Matter Expert (SME) status to understand better the human dynamics involved in white-collar criminality. The In-depth interview sources provided rich information based on the lived experiences, training, and perspectives related to beliefs, attitudes, and the participants' personal stories. 2. Another part was when the information collected through the interviews was crosschecked against researcher field notes and with literature from previous scholarly research on white-collar crimes, which also yielded relevant data to support findings. Lastly, the iterative process in the review of interview transcripts against information from the numerous theories related to white-collar crimes evolved into a comparison and triangulation with relevant information provided by the theories, identifying similarities, emerging patterns, or other relevant aspects related to offender motivations in white-collar criminality, which was also found to be supported by the findings in participant transcripts. 3. The last part necessary to complete the triangulation was the member-checking efforts for comparison against the other

data sources, which the researcher performed after the interviews and the analysis of the interview processes.

It was essential for the researcher to return to the participant sources to verify various interpretations of the data. The more significant majority of the participants reiterated previous assertions concerning the causal aspects of psychological factors related to human dynamics involving bravado, power, greed, and lack of moral compass or standard ethics as contributing factors to these particular types of criminality and that organizational and situational aspect also often play a role. Lastly, All the participants concurred on the devastating effects white-collar and organized crime conspiracies have on society. The verifications were a measure to ensure the data's credibility and dependability and validate the information (Carter, Bryant-Lukosius, DiCenso, Blythe, Neville, 2014).

The initial theories reviewed a variety of psychosocial factors that were suspected of motivating white-collar offenders, (Differential association theory, Sutherland, 1940; General strain theory, Agnew et al., 2009; Neutralization theory, Skyes & Matza, 1957, 2003; and social learning theory, Bandura, 1977), among other classic general strain theories. The different set of theories reviewed was focused on factors of white-collar offending related to the organizational and situational aspects, as in the examples of the multidisciplinary perspective (Tastan, 2019) and the integrated theory perspective of white-collar crime (Coleman, 1987).

These newer theories presented viable data concerning the environmental factors involved in white-collar crimes and how there are also a variety of organizational and situational factors that have been found that support the theory that a hostile environment not only encourages the white-collar offender but also facilitates or creates offending opportunities (Simpson, Gibbs, Rorie, Slocum & Cohen, 2013).

Reliability and validity of data

As the study moved forward from its initial phases and into the overall data collection, analysis, and evaluation assessment, it was vital for the researcher to examine research findings critically. In examining the critical aspects of the reliability of the study's approach, methods, and data collected, it was also imperative to evaluate the validity of the study's findings. It was essential to achieve a standard degree of consistency in the study and the results regarding reliability and validity. The planning phase progressed into the data collection process. The data collection strategy involved a purposive sampling of a sub-population from a more extensive general population because Expert variation was necessary for the recruitment of study participants, which was fundamental to achieving the study's objectives because the study was exploring cause and effect and also involved subjective judgment (Schreuder et al., 2001). In addition, the Maximum variation sampling was also applied across a broad spectrum of qualified candidates with backgrounds related to the study themes, as in the examples of jurists, defense attorneys, prosecuting attorneys, corporate investigators, compliance regulators, and others with extensive knowledge in the area of research. These two specific purposive sampling methods were most suited to the study's aims and were also ways to produce reliability and validity in the data (Etikan et al., 2015).

Thus, the first issue concerning data collection was organized to initiate the process of data collection by choosing the most compatible methods, which provide rich data for a qualitative study examining human behaviors, complex social factors, and deviant mindsets. On the careful evaluation of methods, the in-depth interview was the primary method selected because using in-depth interviews in combination with document and literature reviews and the examinations of previous research related to the white-collar phenomenon would help build a

formidable knowledge base on the one hand, while also using various other sources for data collection, with the intent to facilitate the triangulation methods because having more sources for reference will give better credibility and trustworthiness to the inquiry on the other hand (Alshenqeeti, 2014).

Therefore, during the data collection phase, the researcher produced a multi-question, semi-structured interview focused on the research questions that would conceivably provide relevant facts or evidence from the participant statements that either confirm or refute the research questions. The questions were developed based on critical aspects identified through previous studies related to the central themes of the investigation to provide reliability and credibility of the questions for the data collected from the study's respondents (Munusamy, 2019).

The participants in this study were designated experts in the themes of the research in question; therefore, their reliability as experts was a key element because authoritative guidance based on extensive knowledge of the subject matter often carries more weight. However, as all experts possess varying degrees of knowledge, all the statements would be evaluated for credibility. Therefore, it is essential to validate the data through member-checking to maintain the data's credibility (Zairul, 2021).

During the interviews of the study's participants, the researcher found that the participants were motivated and well informed during the sessions. Additionally, to further ensure the quality of the study, the researcher worked to keep the data collection consistent with the same set of interview questions for all the participants during initial interviews. To the same end, before each interview, every participant was individually briefed on the relevant aspects of the study with the same information in an overview presentation, and any questions or concerns

related to confidentiality issues were addressed. When interviews were scheduled, each interview was conducted under similar conditions to avoid unnecessary deviations from all other interviews to avoid external factors, which could create variations in the results. The researcher also maintained an interview process with standard methods and conditions to provide consistency and reliability to the interview process across the times and participants. The in-depth interviews, a form of data-gathering tool used in qualitative studies, commonly provide valuable interpretive research data to examine human dynamics intangibles. Thus, together with the interviews, the researcher also conducted observations and literature and document reviews as other forms of data gathering in an additional effort to provide reliability and validity to the findings. The purpose was to seek concurrence between the participants and their statements, which would help provide a measure of credibility to the findings. The success of a study often depends on a standard degree of reliability and validity (Dorussen, Lenz & Blavoukos, 2005).

One of the objectives of this study was to conduct a thorough review of the diverse human social relationships, particularly personal interactions between distinct social groups of persons, with some groups from the lower social strata being members of organized criminal organizations while the other groups or individuals were from the upper echelon of society, who were nonetheless criminals from white-collar crime groups. The relationships formed between these two groups were, by all standards, non-conventional and included deviant behavior patterns, which were criminal. Moreover, beyond the issues of diversity of the social classes, the study needed to evaluate group and individual behavioral factors associated with psychological aspects to determine the rationale or causal factors contributing to delinquent behaviors.

Because of philosophical assumptions in research about reality and how we determine that it is accurate, it was essential for this study to be practical concerning the concepts that must

be considered with a study involving human subjects and related social, behavioral, or mental aspects. The social constructs in the environment under examination were extraordinarily complex and contained many variables involving human dynamics, which were difficult to identify because of intangible factors. Another aspect of considerable interest was determining how much societal harm had been attributed to the particular criminality of these groups and whether the governmental crime statistics could confirm the adverse effects. Lastly, it was to analyze effective countermeasures to mitigate the effects of this type of crime through a detailed review of all the current compliance mechanisms, regulatory aspects, and stand-alone countermeasures to measure their effectiveness.

As the data collection process was ongoing, it was vital to perform a constant comparative analysis of all the data collected to identify patterns, trends, or other information possibly revealing an emerging new theory. It was also essential to continue a systematic process of cross-referencing the new data and in a comparative analysis of data collected through the reviews of previous studies and other scholarly literature on the same topics. After completing the continual comparative analysis of the newly collected data with the literature on existing theories related to the topic of the study, the researcher initiated a process for member-checking by going back to the participants for further confirmation of the data gathered in the interviews as an extra step taken in another process for validating the data.

Moreover, in the overall investigation of the white-collar phenomena, various critical aspects of the investigative endeavor were employed for the research approach compatible with the study's specific needs, using appropriate sampling methods to ensure enough participants for the representative population to produce valid results. It was also imperative to consider reliability throughout the data collection and implement various data collection methods to allow

for stable and precise triangulation of the results. The focus on maintaining the credibility, trustworthiness, and validity of the results was a significant concern during multiple study phases. Thus, the measures that were applied provided evidence of the reliability and validity of the research findings.

Results

In this study, the researcher opted for an exploratory approach, utilizing semi-structured interviews to gather valuable insights from subject matter experts and their lived experiences on the research topic. During the data collection phase, a constant comparative analysis was employed to identify patterns and themes within the collected data. For the data's relevance, a purposive sampling method was used, with participants selected exclusively from the legal and law enforcement professions. Although the researcher preferred in-person interviews, some participants were too far away, making it necessary to conduct interviews remotely. As a result, audio-recorded telephone interviews were conducted with participants who could not attend face-to-face interviews. UNICAF University protocol was followed, and participants were given a concise overview of the research. The participants were informed of ethical and safety standards that were in place to ensure their protection and confidentiality. Lastly, participants were given the UNICAF informed consent form, which was sent locally and via email to those farther away. The researcher collected signed informed consent forms from all participants and any identifying data was kept confidential to safeguard participants' privacy, and pseudonyms were assigned to ensure anonymity. Research tools, such as documents, notes, and literature, enriched the data analysis. The initial coding process was carried out manually several times to confirm or refute the credibility and validity of the results. The researcher also employed

multiple methods to verify the accuracy of the findings. For the qualitative study, face-to-face interviews were determined to be the ideal method for data collection during the interview phase. If that was not possible, the researcher could conduct interviews through Zoom, which would still allow for personal observations of the participants. These observations can provide valuable insights into non-verbal communication cues, body language, para-language aspects, and facial expressions, which can reveal unique nuances in communication. The last option was to capture recorded interview audio through telecommunications networks. The researcher then began a purposive search for a specific sampling of participants, those who were career professionals from government service or private practice, whether active duty or retired. The selection process was tailored to recruit SMEs from this particular class of individuals and to help fully comprehend the intricacies of the white-collar criminal underworld, it was crucial to delve into the interviewees' personal anecdotes and lived experiences. As such, the study selectively included subject matter experts (SMEs) from law enforcement who possess extensive knowledge and experience on the topic. Criminal defense/prosecutor attorneys with significant legal backgrounds, including experienced jurists, were also chosen. Further details regarding the demographics of the participants can be found below.

TABLE 1**Demographics** (Participation open to all ethnic, cultural, or racial groups and adult generations)

Gender	
Male	17
Female	3

Generation Type/Age	
Millennial (18-34)	0
Generation X (35-49)	9
Baby boomers (50-68)	11

Ethnicity	
Caucasian	9
Hispanic/Latino	9
Native America	2

Purposive selection qualifiers	
Subject matter experts-Law enforcement/Intelligence analysts	7
Subject matter experts-Lawyers	5
Subject matter experts-Prosecutors	4
Subject matter experts-Judges	2
Subject matter experts-Banking-Forensic auditors	2
Five years minimum service (Active or Retired) 20	

Upon completing the participant interviews, the researcher began the process of intelligent verbatim transcription in transcribing each interview. After this, the researcher started the initial analysis process for each interview by conducting a slow and calculated in-depth reading of each document, which entailed reading and re-reading every interview various times over and subsequently extracting textual information from lines and from words to arrive at a better understanding of the messages, meanings, and points of reference in opinions.

The following step was a process of constant comparative analysis, accomplished through a lengthy manual process. The coding process was subsequently initiated and repeated twice to develop the codes specific to each interview for identifying critical information relevant to the research, and which would help confirm or refute the research questions. Moreover, in reviewing the research questions, the researcher analyzed each question individually to decide whether the data derived from the interviews was substantial or inadequate to arrive at a valid and credible conclusion.

Question one was constructed to explore the nature of the relationship between two criminal groups that are significant purveyors of harm to society in their own right. However, more importantly, the first question intended to determine the causal factors that might lead to these relationships. This question focused on three possible contributors to these criminal relationships between two very distinct groups of criminals. The first part of the question was inquiring into the mindset of the parties to these relationships to identify the rationales or motives that engender the relationships. The other parts of this question explored the environmental circumstances or aspects surrounding these relationships and whether certain conditions, pressures, or organizational factors help form these associations.

In analyzing the results of the first question, the data extracted from the interviews overwhelmingly demonstrated a clear correlation between the specific psychological factors of greed, power, and authority and motives for criminal associations. These were identified as causal factors related to the rationale for forming the relationships between these two groups of criminal types. These results were also compared with various criminological theories reviewed in the literature, and the comparison substantiated the data in the results. To highlight this assertion, the General strain theory (Agnew, 1992), the Convenience theory (Gottschalk & Gunnesdal, 2018), and the Rational Choice theory (Amadae, 2021) were some of the theories reviewed during the investigation, consistent with the results brought forth in the analysis of the data relative to reasons for involvement in this particular criminal behavior. On the other parts of the first question concerning the possible organizational or situational contributors, it was also determined in the results that organizational factors were identified by both the consensus of the study participants and with previous theories, (Convenience theory, Gottschalk & Gunnesdal, 2018; Rational choice theory, Amadae, 2021; General theory of crime, Gottfredson & Hirschi 1990) related to the formation of criminal organizations or the use of organizations as a common occurrence and that such organizations contribute to the creation of criminal relationships between the two criminal groups in question (Wheeler & Rothman, 1982).

The other aspect of the first question concerning the suspected situational contributor was also supported positively in the results as both the sources from the participants and the theorists (Agnew et al., 2009; Brezina, 2017; Holmes, 2017) indicated that situational pressures have an affirmative link with individual, organizational and situational criminal behavior. During the investigation, this study consequently examined numerous factors suspected of motivating the criminal groups involved in these relationships, bringing us to the interview process. It is

essential to highlight some common themes regarding some of the motivating factors: power, recognition, and wealth.

Respondent # 4, a retired Intelligence Analyst of the Drug Enforcement Administration (DEA) stated, *I don't think it encourages it as much as it becomes available to people who take advantage of it. In other words, because it's there, because it has a process for somebody that's leaning in that direction can take advantage of it.*

Beyond the aspects of avarice related to white-collar and organized crime relationships, there are also organizational and situational factors at play. There are numerous variables involved, which include opportunity, low control, or exploiting vulnerabilities in security systems that can lead to these particular crimes.

Respondent #1 a retired Agent of the Federal Bureau of Investigation Organized crime squad, *Stated, I think it is just Greed, I think it's the allure of gaining money the easy way, of course, not paying taxes, but you know.*

The Greed factor is a primary and notable driver of these white-collar and organized crime relationships. Power and money are unequivocally motivating factors for involvement in criminal behavior according to a consensus among the respondents. Similarly, the literature revealed these factors consistent with involvement in criminal behaviors (Albanese, 2010; Hirschi, 2017; Holmes, 2017). As to the inquiry on a possible organizational motive, this issue applies to the corporate environment and not a criminal organization. The organizational factor

in this reference concerns individuals in leadership positions within a corporate structure that have some power and use their function to abuse their power to carry out crimes for organized crime partners with minimal interference or consequences due to management override scenarios, which nullify security mechanisms (Malimage, 2019).

These types of scenarios are typical, according to the participants' comments. Many of the respondents' interview statements displayed patterns identified that have emerged and referenced the low arrests and minimal penalties for offenses related to these criminal groups, the protection from the corporate veil and political allies, and the easy opportunity to commit the crime, which combined with the information presented in previous research exposing the substantial number of documented white-collar enablers and corporations in criminal relationships with organized criminal groups (Garrett, 2020; TRAC reports, 2018).

On a final point related to situational motives, there are also consistent respondent comments in the interviews that cite opportunity, minimum risk, and cost/benefit analysis as factors that would motivate an individual in an agreeable situation to commit a crime in some instances, which make up the majority of these offenses; however, although rare, there have been unpleasant situations in terms of threats of violence against a white-collar offender, which have been known to exist within relationships with organized criminal groups, could motivate a person to commit a crime (Piquero & Benson, 2004; Gottschalk & Gunnesdal, 2018).

Respondent #5, a retired Federal Criminal Investigator from the International Criminal Investigative Training Assistance Program (ICITAP) U.S. Department of Justice stated,

I think the first thing would be easy money, the fact that you belong to an organization that will make your life better, that will give recognition, even if you're a soldier, you're somebody.

Describing the illusions of grandeur experienced by the white-collar offenders, These offenders feel their life is made better, they have recognition, and those feelings of power is an experience they relish in their relationships with organized crime. This respondent added that based on their experience, many of the offenders they encountered felt like influential people; they felt protected and untouchable while at the same time being able to enjoy gaining large sums of money with minimal efforts and consequences.

Question two posed an inquiry into the effects of white-collar crime on society. The point of this question was proposed to gauge the type of impact on society, if any, and what the consequences would be in general terms. The data reviewed from the respondents' interviews before analysis and coding were straightforward in the respondents' descriptions concerning this question. While many participants agreed that white-collar criminality was conclusively a societal concern regarding significant monetary losses, some of the respondents were unsure how to gauge the cumulative effects of all the losses because, as some have described, there are a variety of adverse effects that impact society with this sort of criminality. However, numerous other participants were more responsive to the general impact of white-collar crimes in diverse areas and exceptionally more precise on the adverse monetary effects on society. Overall, these respondents indicated that white-collar criminality was historically known to destabilize economies at regional and national levels and disrupt legitimate enterprises by establishing similar illegitimate parallel businesses, creating unfair competition and a sub-economy that blended with legitimate economies, causing harmful effects. In addition, other respondents indicated there were also other adverse characteristics of the criminal underground economy, which affected areas involving health concerns, environmental issues, and corporate failures, to

name a few, which are highlighted in various previous studies (Chalmers, 1960; Harvard et al., 2019; UNODC, 2010).

Based on additional respondent contributions related to the impact of white-collar crime, a subsequent comparison with information from scholarly research and other governmental and private published sources focused on the known adverse effects of white-collar crime. According to the Federal Bureau of Investigation (2023), the ever-growing menace related to white-collar crimes has cost billions in monetary losses and substantial numbers of failed companies. However, these reports by the FBI reflect only a fraction of the losses incurred by white-collar criminality. Other non-governmental sources reported and confirmed that the impact on society in the U.S. was extraordinarily high regarding direct losses to criminal activities and included substantial losses in tax revenues in the multi-billion category (Tax et al., 2021). The literature reviews also indicated that the magnitude of monetary losses resulting from tax abuses by multinational corporations exceeds \$70 billion. At the same time, private individuals attribute an additional \$30 billion or more to tax evasion.

Respondent #18, a former Federal prosecutor, and defense attorney stated,

The impact of white-collar and organized crime causes a breakdown and imbalance of the economy as it alters the rules of the market, and creates unfair competition to the legal business community.

The third and last question concerning control and mitigation methods was an inquiry into the control system's task effectiveness and an examination of the critical issues related to methods for controlling and preventing this particular class of crime. On the one hand, the control systems depend on the mechanics of the control systems, whether the systems have been

actualized to operate independently in case of external intervention, and whether fail/safe countermeasures are in place to prevent systems override situations on the other. Thus, during the literature reviews related to previous studies on control and mitigation systems, various authors (Pavlo, 2016; Taub, 2020; Post, 2022) presented valuable theories and strategies for controlling and mitigating the effects of these crimes, which were based on legal concepts and the rule of law. Together with this data, the researcher also analyzed the information brought forth through the respondent statements and contributions, addressing a variety of possible solutions for the effective control and mitigation of these particular criminal occurrences. It was also essential to focus on the specific conditions of the regulatory environment in terms of evaluating policies and regulatory guidelines within the various corporate entities that are the hosts for these crimes to measure the control and prevention benefits of these commercial regulating instruments. During the respondents' statement evaluations, one of the general themes that emerged was the lackadaisical attitude of not only corporate management but also government regulators in adhering to regulatory policies and a blatant disregard for the rule of law governing these institutions. According to respondent consensus, there was a lack of political will in governance to prosecute certain types of offenders within this criminal class, particularly, those offenders from corporate organizations with political clout.

Respondent #17, a retired Federal Auditor/Investigator of the government stated,

I think it is important to have moral sanctions for white-collar offenders. We treat the white-collar criminal as a hero or a victim. It seems corporate offenders are movie actors, valued with unusual respect. People who commit these crimes are exposed to public contempt because they

are dealing with preferred treatment. The arrest rates not only do not compare with others, they are embarrassing.

These offenders are often portrayed as good guys, targets of malicious government prosecutions. However, these cases are often complex criminal wrongdoings requiring extraordinary effort from the prosecutors, and the prosecutors are players in the political arena and, therefore, often opt for non-criminal adjudications.

Respondent #19, a retired Federal judge based on their previous experiences, stated that,

The government has all the resources and workforce to enforce the rule of law in these criminal scenarios. A total lack of commitment by the justice system in these cases is apparent.

Among these statements, other respondents also added that it was challenging to defend against or prevent crimes when persons within the offender groups can "override" the policies and laws of governance. The overall summary of results presented positive findings surrounding the three research questions, providing credible and valid responses to each question. In a review of the first question, concerning possible psychological, organizational, or situational motives, the investigation determined based on respondent statements as cited above, literature reviews, and other data sources, that white-collar enablers were primarily motivated by the economic gains associated with their relationships with organized crime, and that secondary motives were also manifested in feelings of power. The organizational and situational related to factors contributing to involvement in white-collar crimes by the enablers were also found to be confirmed in the respondent statements, which have been cited above, and the literature related

to various theories, (Convenience theory, Gottschalk & Gunnesdal, 2018; Rational choice, Amadae, 2021; General theory of crime, Gottfredson & Hirschi, 1990), among others.

On the second question, referring to the impact of white-collar crime on society, the statements of respondents were 100 percent in agreement that white-collar crime causes substantial and adverse effects on society, although some were unable to gauge exact damages; however, in the literature reviews and government documents, these sources confirmed the precise amount of economic losses and other damages, (FBI, n.d.; UNODC, 2010; Tax Justice Network, 2021), among others.

The third question of the study was seeking the methods of control and mitigation of these types of crimes. To this question, the respondent contributions highlighted above also show that existing countermeasures for the prevention and control of these crimes are effective; however, insider threats often override security measures. These assertions by the respondents were accurate in comparison with government documents and other literary sources, which cited blatant non-compliant actions by corporate entities and dismal prosecution efforts on one hand, and a government enforcement agency (FinCEN), which is understaffed, underfunded, and poorly prepared to address their mission, (Gottschalk, 2020; Levi, 2020; TRAC reports, 2021). These particular aspects of the control and mitigation concerning the white-collar and organized brought forth the following comments from the respondents,

Respondent #17, a retired Federal Auditor/Criminal Investigator said

Greater regulation and transparency, that is a higher level of regulation, and transparency where white-collar crime is most prevalent, limit the opportunity for criminals to operate. Public education and awareness, that is, increased public education and awareness about white-collar

crime and its consequences can help prevent social acceptance of these behaviors and create a culture of integrity. Note, corporate responsibility, businesses can also play an important role in preventing crime by adopting responsible and ethical business policies and practices that discourage misconduct and encourage transparency and accountability.

Respondent #14, a retired Federal Criminal Investigator from the Organized Crime Task Force stated,

In the U.S., there is a largely neglected issue called the culture of legality, right now there are many cultural factors that lead one to think that what is normal is illegality, and what is abnormal is legality.

According to most respondents, the controls and mitigation methods must be actualized and more punitive to hold people accountable (Tatone, 2020).

Research Questions

RQ1 – What are the causal factors or motives for the criminal relationships between white-collar and organized crime groups?

RQ2 - what is the impact of white-collar crime on society?

RQ3 – what control measures can be applied to mitigate the adverse effects of white-collar criminals and organized crime on society?

After examining each part of the three parts of the first question individually, the researcher attempted to look at all aspects of the information extracted for each interview and to

compare against the premise of the question in a neutral and unbiased manner, hoping to establish a reasonable standard of belief of what the facts may conclude and based on the statements of the participants.

RQ1 was constructed to explore the nature of the relationship between two criminal groups that are significant purveyors of harm to society in their own right. However, across many decades and the natural evolution of the white-collar phenomenon, it has been noted that organized crime has grown exponentially in the last 30 years and has diversified in terms of the specialty crimes that these organizations are committing with most of these criminal organizations expanding their territorial control because of growing their wealth with the help of expert white-collar enablers. First, white-collar enablers have become vital to many criminal networks. Second, white-collar enablers are operating artificial financial infrastructures that have facilitated all significant crimes and illegal financial activities for organized crime groups across the globe (UNODC, 2020).

These particular professional enablers, most frequently, are educated professionals who are middle-aged, with the largest class of enablers being in law firms, banking institutions, accounting firms, investment banking, major world corporations, or property acquisitions consortiums (Sutherland, 1940). Of course, this list needs to be completed. However, the major players or tier 1 enablers documented in white-collar organized crime conspiracies have been from these career paths and the most notable for this writing. There are undoubtedly other levels of enablers, as in the examples of pilots, engineers, chemists, and doctors. This secondary group is primarily logistical and technical support personnel in the second tier in the hierarchy of enablers, and below the second tier are all the expendable enablers.

Therefore, this study has examined the factors that may motivate the white-collar enabler to become a principal in a criminal conspiracy with organized criminal groups. Thus, the first research question has three points referencing specific motives and starts with asking about the psychological mindset of the white-collar delinquent and whether some mental aspect lures these white-collar offenders into relationships with career criminal groups.

The interviews of the respondents revealed a common theme that emerged regarding some of the factors that motivate offenders in these types of crimes. These aspects of the motivations were found related to feelings of power experienced by the offenders and also the easy, fast money gained in the crimes.

Respondent #6, a retired agent of the U.S. Secret Service stated:

The white-collar enablers much like their counterparts in organized crime are motivated by greed and easy money, and they never know when enough is enough, and it is all about greed.

Respondent #3, a Criminal Defense Attorney stated,

I think the main motivation is the money; the Greenback or Almighty dollar has no boundaries, no barriers to this form of corruption.

The overall consensus of the respondents was that the greed factor, fast money, lots of easy money, and the sensation of having power motivated the white-collar enablers. The second inquiry in the question is on a possible organizational motive. On this point, the issue applies to the corporate environment and not a criminal organization. The organizational factor in this reference concerns individuals in leadership positions within a corporate structure who have

some power and use their position to abuse their power to carry out crimes for organized crime partners with minimal interference or consequences. In these scenarios, we find "Management Override," which describes the executive in the corporate suite that uses their power and position to facilitate major white-collar criminality. These types of scenarios are typical, according to the participants' comments. Many interview statements displayed patterns that have emerged and referenced the low arrests and minimal penalties for white-collar offenses, the protection from the corporate veil and political allies, and the easy opportunity to commit the crime, which combined with the information presented in previous research exposing the substantial number of documented white-collar enablers and corporations in criminal relationships with organized criminal groups.

On the final point related to situational motives, there are also consistent comments in the interviews that cite opportunity, minimum risk, and cost/benefit analysis as factors that would motivate an individual in an agreeable situation to commit a crime in some instances, which make up the majority of these offenses; however, although rare, there have been unpleasant situations in terms of threats of violence against a white-collar offender, which have been known to exist within relationships with organized criminal groups, could motivate a person to commit a crime. There are also situations where white-collar offenders are well informed about the minimum risks in white-collar offending because the prosecution of white-collar offenders has declined consistently for the last 20 years. Those who, for one reason or another, happen to be caught are generally given non-prosecution agreements (NPAs) or other similar options that give the offender a monetary fine instead of jail. The comments from the participants also highlighted the high incidence of unwritten impunity factors, as previously cited on page 93.

RQ2 posed an inquiry into the effects of white-collar crime on society. The point of this question was proposed to gauge what impact on society, if any, and what the consequences would be in general terms. The data reviewed from the interviews before coding was straightforward in the respondents' descriptions concerning this question. While many participants agreed that white-collar criminality was a severe societal concern regarding monetary losses, some were unsure where to gauge the losses because those are dark figures. However, numerous other participants were more responsive to the general impact of white-collar crimes in diverse areas and exceptionally more precise on the adverse monetary effects on society, which cited the parallel markets, significant losses to legitimate businesses, colossal tax evasion scenarios, and the connection to the significant crimes; drug, human, and arms trafficking, and terrorism financing.

Overall, these respondents indicated that white-collar criminality was historically known to destabilize economies at regional and national levels and disrupt legitimate enterprises by establishing similar illegitimate businesses, creating unfair competition and a sub-economy that blended with the legitimate economies, causing harmful effects. In addition, there were also other adverse characteristics of the criminal underground economy, which affected areas involving health concerns, environmental issues, and corporate failures, to name a few.

Based on the participant contributions related to the impact of white-collar crime, a subsequent comparison with information from previous scholarly research and other governmental and private published sources (UNODC, 2010; Tax Justice Network, 2021; King College, 2016) focused on the known adverse effects of white-collar crime. According to the Federal Bureau of Investigation (n.d.), the ever-growing menace related to white-collar crimes has cost billions of dollars in losses and substantial numbers of failed companies. However, these

reports by the FBI reflect only a fraction of the losses incurred by white-collar criminality. Interestingly, the FBI crime statistics regarding white-collar crime have been askew, as the FBI's measurement of crimes reported in the Uniform Crime Reports (UCR) does not keep statistics on the majority of white-collar crimes.

In 2021, the Tax Justice Network, a not-for-profit organization of scholars, reported that the United States, as the number two country in the financial secrecy index (Number 1 is worse) has incurred more than \$113 billion in yearly losses to tax havens, while at the same time causing more than \$19 billion in yearly losses to other countries (Tax Justice Network, 2021). These figures listed \$77 billion in losses related to tax abuses by multinational corporations and another \$37 billion in losses due to tax evasion by private individuals. These numbers are astronomical figures, and the most significant aspect is that most of these crimes are related to criminal scenarios involving professional white-collar enablers and organized criminal groups. Therefore, this comprehensive data collected suggests that these particular types of crimes undoubtedly can be a significant threat to most countries' national security, including the U.S. (Tax Justice Network, 2021; King College, 2016; FBI, n.d.).

RQ3 was a question calling for examining the critical issues related to methods for controlling and minimizing the effects of white-collar crime because the countermeasures necessary for mitigating white-collar crime and its effects are not universal. However, instead, they must be specific to the type of white-collar crime. Thus, the information gathered from the respondents' contributions revealed various possible solutions essential to the focus on the professional white-collar offenders' operational frameworks (Levi, 2020).

To this end, the researcher examined the predicate crimes (Drug trafficking, Arms trafficking, Human trafficking, and Terrorism) related to major organized crime conspiracies to

seek mitigation and control measures to contain the subsequent money laundering activities related to these predicate crimes. Most of these crimes are primarily centered in the banking industry and assorted investment vehicles; however, other significant areas of these white-collar enabler-managed crimes are seen within infrastructure projects in third-world countries funded by central banks and energy industries at a global level (Henry, 2005). Therefore, the regulatory mechanisms are the first area needing attention, as these examples show; the regulatory controls are very weak and frequently abused by offenders because there are no consequences for what some people call indiscretions, rather than calling them by their accurate description: major criminality (Levi, 2020).

In the world of major white-collar crime, there is often a laissez-faire attitude in reacting to in-house criminal activities in the corporate world, as noted in the lack of priority to report suspicious activities in the financial industries. Thus, the internal control and mitigation system to monitor suspicious activities is ineffective and the compliance units are unable to track or identify suspected criminal scenarios the SARs routinely made by an institution's internal compliance office (Levi, 2020).

On other occasions, when government regulators have alerted the executives of suspected criminal clients, some bankers will continue to do business with suspect clients. The bankers will not place holds on accounts even though these bankers are assessed substantial fines because their financial gains are considerable compared to penalties by the government. This assertion has been highlighted by cases where central U.S. banks have been fined several million for violations, which the banks pay from the billions they earned from the criminal activities they were fined for in the first place. These measures are like a guard dog without teeth. The controls must be made for rapid response and more punitive, including incarceration, to hold people

accountable (Levi, 2020; Henry, 2005). There have been various control measures recommended, such as unannounced onsite audits by external regulators, or internal electronic coding systems that identify each user transaction. However, internal compliance personnel lack the authority to control these areas independently, and are not authorized to alert the governmental regulators (Tatone, 2020).

During the initial phases of this study, the focus was on conducting a thorough review of all the critical factors relevant to the overall objectives of the study. Therefore, in the beginning, phases, the researcher developed a detailed plan to organize the review and set forth the specific aims of the research. As the research moved into the strategy phase for the overall development, it was essential for the study to have a set of precise questions to be answered to provide plausible answers and a viable and reasonable explanation for the various facets of the white-collar crime phenomena. That being said, the research questions were formulated to help achieve the primary aims of the study (Creswell et al., 2007).

The study questions were fundamental, and the implication was that the answer would be a challenging one to find because the questions could be interpreted broadly. After all, the themes under review were suspected psychological contributors to human behaviors. The spectrum of possible responses would require an in-depth exploration of possible psychological contributing factors that would motivate the white-collar offender to become involved with organized criminal groups, an extensive search in a substantial area of study concerning the human psyche, as well as the reviews of materials related to behavioral factors suspected of contributing to this criminal relationship (Dearden, 2019).

As to the organizational or situational aspects, again, the review examined numerous areas and many other factors on the periphery. Also, in the efforts to provide logical or

reasonable responses, the investigation committed to an in-depth investigation into these three different complex areas: human psychosocial construct, organizational dynamics, and situational perspectives. However, it was also essential to understand that while these three areas are generally distinct, it is common knowledge that they have historically been linked in various combinations within the world of white-collar crime, organized crime, and crime in general. Many of the reference materials and literature reviewed presented examples of common organizational criminal scenarios frequently related to white-collar offenders working with organized criminal groups in corporate environments and the data gathered through the study interviews substantiated the literary information. Therefore, as the investigation furthered the review of possible contributing factors, examining and confirming the premise concerning the possible existence of the psychological, organizational, or situational factors in white-collar crime and organized crime relationships was essential (Eaton & Korach, 2016).

Additionally, the evaluation of motives examined two premises, with the first being straightforward in supposing that no existing motives related to psychological factors may have led to involvement or participation in relationships of a criminal nature. This premise also negated the existence of a motive related to any organizational factors, eliminating organizational factors in these relationships, and lastly, also indicated no existing motives related to situational factors for white-collar and organized crime relationships. In contrast, the other rationale was open to the possibility that the motives for the relationships could have involved all or any of the three areas concerning psychological, organizational, or situational factors as possible contributors to the reasons for the relationships between white-collar crime and organized crime. Thus, this question in all its parts was examined and compared against the findings related to the study, and the data revealed that there were consistencies in the results that

confirmed that several aspects were signaled as possible motives for white-collar crime and organized crime relationships involving psychological, organizational and situational factors. These links also suggested that in various instances, white-collar offenders often participated in criminal conspiracies with organized crime groups primarily due to psychological motives on some occasions. In contrast, in other examples, the motives for the criminal associations were independently related to organizational factors or situational circumstances (Piquero et al., 2009; Cullen et al., 2017).

These two schools of thought were also compared to the study's findings to provide accurate responses to the questions and premise. To this task, the data invalidated the premise of non-relatedness because the results suggested that there was an affirmative link to factors involving psychological, organizational, or situational aspects. The rationale for affirming a link was valid in that the results confirmed positive links between motives related to psychological, organizational, or situational factors in the relationships between white-collar crime and organized crime (Amadae, 2012; Cornish & Clarke, 2014).

When examining the general themes of this study, it became clear that white-collar crime has a storied trajectory in the United States. Although the white-collar crime was coined in 1939 (Sutherland, 1940), other scholars (Bonger, 1916; Hanawalt, 1975) had reported its existence in eras pre-dating Sutherland. Since those early scholarly studies, numerous other criminological studies have focused on white-collar offenders because these offender types evolved into a diverse and large class of offenders. In a large number of these studies, the particular group of white-collar offenders, which have been notably associated with the traditional organized criminal groups, and corrupt corporate groups, have been described as educated professionals from the upper classes, who hold positions of trust and power within a host of prestigious

institutions, which is consistent with the original offender characteristics described in Differential association theory (Sutherland, 1940; Gottschalk & Smith, 2011).

Interestingly, many of the general theories of crime that delve into the psychological aspects and the societal pressures of the common offender's mindset have also looked at the pre-event mental states of these offenders as well as the fit for white-collar offenders; however, these theories did not yield the expected results for the white-collar offender class because these theories were generally used in evaluating common crimes and offenders as cited in the General theory of crime (Gottfredson & Hirschi, 1990), and the General Strain theory (Agnew, 1992).

However, some theories dealing exclusively with psychological factors, such as convenience theory (Gottschalk, 2017) and rational choice theory (Amadae, 2021) have proved to apply to white-collar offending. These theories posit that many offenders involve themselves in criminal behaviors through a rational thought process, which weighs the costs of committing a crime against the benefits that will be gained. Therefore, if the rewards are great and the consequences minimal, the offender is highly likely to commit the crime.

Respondent #9, a retired State Police Chief indicated:

With the minimum risk and fast and high monetary gains, the white-collar offenders were motivated to commit the crimes with a meager chance of arrest.

The lack of a credible deterrent is known to encourage many criminal behaviors, including white-collar and organized crime activities. Although the example citing rational choice and convenience was elementary, it was a common scenario in white-collar offenses and true to life because most significant white-collar offenses play out similarly: big pay and low risk. These

particular instances involved purposive behaviors acted out due to expectations of economic gains by the offenders. Evaluating costs and benefits is based on rational decisions (Cornish & Clarke, 2014). In comparing the study data and the literature reviews, a considerable amount of the data retrieved from the participant interviews was precise and revealed many aspects of the white-collar offender characteristics, cited in various theories reviewed. The comments shared by the respondents in their statements highlighted various factors that correlate with the occurrence of criminal behaviors in these particular crimes.

Respondent #16, a retired Federal Organized Crime Investigator added:

Well, I think it's greed, we live in societies where having is privileged over being, so it is more important to have, no matter how, than to be. They can be people with a good education level but who want to have more. They want to be, let's say people who succeed in business and profits through management of money of illicit origin, which gives them the possibility of having a better economic and social position.

These respondent statements reflected the rationale of the offenders, which shows purposive behavior with expectations of financial gain from a rational choice perspective (Cornish & Clarke, 2014). These criminal scenarios can involve opportunity and situational variables where individuals make a rational choice to commit a crime for maximum personal satisfaction and can also include other variables like low control, criminal inclinations, and the absence of security mechanisms (Clarke & Felson, 1993; Piquero & Hickman, 2001). These confirmations provided insight during this study because they supported many of the findings reported in the lived experiences and the personal stories of many participants, who vividly explained their

observations and interactions with numerous white-collar offenders. In their own words, these participant stories provided valuable insight into white-collar offenders' pre-event and post-event mental states. In addition, the interview information was processed in a constant comparative analysis to identify better patterns, trends, or nuances that could have provided new directional leads in the study. After the initial comparisons of data and literary reference materials, a second review of theories was undertaken, focusing on behavioral theories concerning social learning environments typical to the transference of deviant behaviors.

Consequently, these other theories were examined to focus on the social learning aspects of criminality. At the same time, many social learning theories have posited that many white-collar deviant behaviors result from social learning factors acquired in informal occupational environments or learning through transference or assimilation in being exposed to corrupt corporate cultures or other environmental or occupational situations. Nevertheless, others cite theoretical perspectives involving logical or rational decision-making by the offender because of accessible opportunities or because of a cost-benefit analysis by the offenders as posited in rational choice perspectives. All of the many theories mentioned are, in some measure, able to demonstrate that criminal behaviors can be influenced by psychological factors in the human mind, which can be due to internal or external stimuli, or these behaviors can be brought about through learned behaviors in a variety of social environments or by other operant conditioning issues. The reasons for deviant behaviors are varied in the typical offender class but are relatively consistent across offense types; however, the white-collar offender does not fit a traditional criminal profile, which certainly makes criminological studies in white-collar criminality the most challenging to research.

Moreover, many of these theories have provided a wealth of information related to the triggers, motivations, and psychological factors that contribute in some form to white-collar crimes and white-collar offenders. Interestingly, these theories have generally focused on a particular aspect specific to white-collar offenders. Most have suggested causal factors created by psychosocial factors. Many of these are often associated with various classical strain theories of crime or some of the other general theories of crime, with the former citing psychological and mental strains and the latter focusing on low control or opportunity.

Some other theories have suggested certain organizational cultures are breeding grounds for white-collar offenders, who do not view deviant behaviors as wrong but rather just how business is done with the famous exculpatory exclamation "everybody does it" which had been reported in the various neutralization and rationalization theories. As evidenced by the many concepts examining white-collar criminality, the first question was an essential aim of the study because this question calls for a comprehensive review of a multifaceted phenomenon, which involves complex aspects of the human psyche, behavioral factors, social influences, operant conditioning factors, as well as aspects of concerning ethics and issues of morality. These complex factors are, to a certain degree, very complicated enigmas, which are some of the most difficult to unraveling because of an extensive network of different but interrelated factors.

Beyond the white-collar offender's characteristics, the psychological aspects of the mindset, and the other critical areas of white-collar criminality that were explored in this study, the white-collar class was found to be a diverse world of specialized crimes that has grown exponentially over the decades, and that have evolved in sophistication with the advent of new technologies. These new criminal specialties have extended into many new areas, previously outside the realm of criminality not many years ago. Many of these new crimes have been showcased in the global

media, and each case has demonstrated the devastating effects on society. We need to name a few, as in the examples of Enron, Bernie Madoff, Panama papers, and Bankman-Fried, to understand the severity of the damages these types of offenders have inflicted on thousands of unsuspecting victims. These examples of the types of white-collar offenses were some of the most notorious and exceptional but by no means the largest.

In examining the second research question, we see that this inquiry was attempting to look at the consequences of white-collar crime in society and searching for any data that would help in the analysis of the damages or harms that have been brought about by white-collar criminality in general and also attempt to gauge white-collar crimes overall impact by identifying, which types of white-collar crimes had the most adverse effects on society. The second research question presumes that various white-collar crimes result in damages, losses, or other negative societal impacts. Thus, one has to ask if white-collar crimes have adversely affected society and what type of impact was most damaging. For several decades, there has been a notable increase in the number of white-collar crimes and the different types of white-collar crimes. These crimes appeared in many official reporting documents to the police and others by the public media services across the United States. White-collar criminality has been in continual evolution. There had been a sort of metamorphosis, moving the criminal scenarios from simple acts of pilfering from the company cash box to highly sophisticated crimes being perpetrated across a large variety of business and private environments, with many incidents employing advanced technologies and the expertise of an army of educated professional white-collar offenders, who frequently supported and enabled many major traditional criminal organizations invested in drug trafficking, arms trafficking, human trafficking, and terrorism to achieve their criminal ends.

When the discussion around the harm those white-collar crimes cause to society, there have been many persons who argue that white-collar crime is a victimless crime. Thus, the question would be, "What constitutes a victimless crime." Because by the very nature of a crime or the definition of a crime, "Crime is any act or omission against the state or a person that constitutes an offense as defined by common law or statutory law as being subject to a penalty or punishment," it is implausible that any crime can be without a victim (Khalil, 2011).

Thus, by this definition, there are no victimless crimes. The rule of law was created to protect society through standards based on legal principles and ethical and moral beliefs and values for the general good of society and to maintain order in society. It has also been argued that white-collar crimes are generally non-violent crimes. As such, they are held harmless or considered victimless crimes, which may inflict minimal harm to society, making these crimes innocuous and low-priority. However, although white-collar crimes are often considered non-violent in a direct sense, the underlying issue is that many white-collar crimes are supported by a system of major crimes involving direct violence or other associated collateral damages (FBI, n.d.).

Therefore, in following the second research question in asking about the impact of white-collar crime on society, it was essential to be precise about confirming or discounting whether there were any adverse effects sustained by society, and if so, to what magnitude those adverse effects impact society. It was also essential to determine what part of society was affected the most, whether the entire society was impacted, and, most importantly, what sorts of adverse effects were produced. These factors were vitally important aspects of the review because the premises for the second research question were to determine if white-collar crime had a significant impact on society or whether any possible impact of white-collar crime on society

was insignificant. Thus, based on the premises, the response would have to explore follow-up questions related to what was considered a significant impact, what determines the impact's significance, and how the impacts were measured. Answers to these questions help better understand the specifics of impact and allow the comparison of those data with external impact data sources (King College, 2016).

The other aspect of the second question posited that there was a significant impact of white-collar crime on society. Thus, in that instance, the premise was that white-collar criminality did, in fact, significantly impact society adversely and that it was a primary societal concern, which was most in line with the findings and results of the study. To better present the matter of the adverse impact on society by white-collar crime, it was essential to demonstrate some of the information provided by governmental organizations' official records relative to the perceived harm that white-collar crimes have inflicted in the United States and also what the reports have been in other countries around the world (FBI, n.d.).

According to the U.S. Department of Justice (2008), white-collar crime has created significant damages and losses to the United States' financial systems and independent private enterprises. In addition, the United Nations Office on Drugs and Crime also reported that white-collar crimes and organized crimes were believed to be existential threats to the national security of many countries because of the devastating harm and destabilization of economies caused to societies (UNODC, 2010). Additionally, various criminological theories have documented many of the adverse effects experienced by society over numerous decades. From a historical perspective, the harmful effects have exhibited a sustained increase, which has been most notable during some of the more recent periods of economic recessions (Pontell & Geis, 2013).

White-collar crimes were initially considered crimes of the elite, which were the criminal behaviors of certain persons from the upper strata of society who were educated, well to do, and, above all, were considered respectable and beyond reproach (Sutherland, 1940). However, these types of white-collar offenders had been noticed much earlier, as was written in the works of Edward Alsworth Ross (1907), as cited by Wheeler & Rothman (1982), who reported a new type of criminal who would use the organization as a weapon in developing new ways to commit crimes against society. Ross wrote about white-collar criminals and crimes that might have been considered "victimless" by some but that produced the same results of more severe classes of crimes as he demonstrated in his examples; "Murder with an adulterant instead of a bludgeon" or " who picks pockets with a railway rebate." Other scholars, like Bonger (1916), as cited by Braithwaite (1985), reported on the deviant behaviors of white-collar offenders, citing the effects of Capitalism on white-collar delinquency. Interestingly, all these noted scholars from eras past made astute observations of a particular type of delinquent, who would later be part of what eventually evolved into the white-collar phenomena as it began to develop into what it is today. Since those earlier eras, white-collar crimes have increased in all their original forms and begun an evolution process on a continuum with advancing technologies, creating an environment of desperation to catch up with the government (Levi, 2020).

One might ask "why" these sorts of criminal offenses increase. Some may believe that economic factors such as recessions, weak financial systems, or high unemployment create pressures on the psychological strains of individuals, as posited by some of the classical strain criminological theories. Other theorists believe one or more of the above reasons might be responsible for these crimes. However, in a close review of each factor listed, it appears that each factor has been found with direct links to white-collar offending, alone or in combination with

other factors. When the study began to examine the issues of adverse impact initially, the first reviews were focused on the more notorious examples of white-collar crimes that have taken place across the United States. However, the more significant criminal events have become more challenging to localize or regionalize because of the advent of globalization factors. It was exceedingly difficult to marginalize many of the more significant white-collar crime scenarios because all have implications far beyond their original points of origin.

When the full spectrum of the analysis of the harms inflicted on American society by white-collar criminals as individuals, as part of a white-collar criminal group, or as an enabler in the service of traditional organized crime groups, the losses were found to have been enormous and consistently increasing yearly in overall monetary losses. It is essential to look at the other significant areas of losses, composed of many non-traditional areas of criminal targeting, as in the examples of the private and governmental healthcare system crimes, ecosystem abuses, wildlife-related criminality, and non-governmental organizations' criminal schemes (Henry, 2005).

In the task to examine the effects of the white-collar criminal networks across the country to assess the impacts in a broad review, it was extremely vital to check the reference materials related to previous theories of white-collar criminality and to compare with the materials available through the governmental agencies that were charged with the regulation and oversight of the many private organizations under their purview. In addition, it was also essential to examine the governmental agencies that were also victimized in efforts to assess those damages, and all these data were also going to undergo comparison with the data retrieved from the study's participants to gain a better and more complete understanding of the critical aspects of this review.

During the interviews of the study's participants, the crux of the interview was to learn about the motives for the white-collar crimes, and the harm caused to society and to gain a better understanding of the phenomenon through the lived experiences of these participants in their professional work as part of the countermeasures to prevent or control the white-collar offenders working within criminal relationships with organized crimes groups. As part of the interview, the questions were about the white-collar underworld and the Modus Operandi of this type of criminality. The study discovered that the participants' personal stories aligned with most theories and governmental materials in the substantial losses and damages inflicted on society across various venues. As reported by the participants, the losses devastated some significant corporate organizations, and many individuals were caught unsuspecting in criminal scenarios. In light of these statements, the researcher was curious about the nature of likely criminal scenarios based on participants' experiences.

In the review, the participants spoke to some central areas where crimes were rampant. First, they discussed the corporate vehicle structures, where most white-collar criminal activities related to conspiracies with organized criminal groups and corporate infiltrations occur. The sets of information retrieved from previous scholarly works revealed that these are often the points of initiation, where an assortment of white-collar enablers; lawyers, company formation agents, accountants, and bankers, to name a few, lay the groundwork to start the process with the primary focus on the predicate crime of money laundering operations, which are highly sophisticated and avoid detection by design. The monies processed in these illicit operations are derived from a host of the most egregious examples of criminality, drug trafficking, arms trafficking, human trafficking, and terrorism (Gottschalk, 2020).

These above-referenced criminal operations are just the tip of the iceberg, as part of a long list of severe criminal scenarios, including tax evasion schemes, which take millions of dollars from the tax coffers. The following examples will highlight the level of losses. The U.K. reports that these serious crimes and organized crime incur annual losses estimated at approximately L37 billion, as reported in the Economic Crime Plan, 2019 to 2022 from the Home Office, and that these crimes were considered a significant threat to the U.K. (Home Office, H.M. Treasury, 2021). The examples from the U.S. are similarly alarming, as these reports indicate that the annual tax losses related to these crimes by multinational corporations are estimated at \$77 billion, and losses related to individuals are estimated at approximately \$37 billion (Tax Justice Network, 2021). These statistics vividly demonstrate the damages these shadow organizations have caused on international levels for various reasons. However, one thing for sure is that these criminal groups operate with a certain level of impunity due to political allies aligned with the white-collar enablers, who lend their expertise to numerous underworld figures for the right price.

As the study moved to the answers for the last question, RQ3, and the premises for effectiveness or non-effectiveness concerning the prevention, control, and mitigation solutions for white-collar criminality, the possible responses involve the consideration and review of many critical variables to be able to provide an adequate response as to whether effective countermeasures can mitigate this particular types of crimes. What made the mitigation issue more complicated was that it involved human dynamics related to social deviance and behaviors, which have been said to infringe on the rights of other individuals through willful violations of established norms. When we examined the social construct of the rule of law, we found that these laws were legislated in the interest of all persons to protect against those seeking to benefit

from deviant behaviors. However, some sociologists have argued that an apparent crime cannot be considered criminal unless thoroughly examined. This issue highlights the need to understand the social context of criminal behaviors better. Thus, it is essential to define in general terms what deviant behaviors may be considered permissible and which must be prohibited to maintain an effective rule of law and a reasonable standard of social controls for the common good of society. However, terms like structural functionalism have argued that behaviors that deviate from the norm can be constructive and lead to social cohesion, which can consequently play a role in identifying the limits for deviant behaviors. However, most criminal statutes have been legislated and enacted under the rationale of reasonable person principles to dictate the limits of acceptable behaviors.

As the third question (RQ3) in the list of research questions asks, what control measures can be applied to mitigate the adverse effects of white-collar criminals and organized crime on society? It is first vital to measure the scope of the problem at multiple levels, given the complexity of the white-collar criminal scenarios and the relationships involving other organized criminal groups. The study examined the losses to society within the boundaries of the United States. Also, it included a general overview on a global scale as reported in the United Nations Millennium Project, which estimated that white-collar crime costs are over approximately \$1 trillion annually. Thus, when these figures were exposed by the United Nations (UNODC, 2010), the Millennium Project report indicated that these crimes were taking place in practically every country and that all countries had been negatively impacted to varying degrees, with the adverse impact being more severe in poorer developing countries.

There was also another critical aspect in the same report about this particular type of criminality, which highlighted the presence of the underworld worldwide. This data revealed that

organized criminal groups were identified locally and nationally. Moreover, many of the more significant criminal organizations operated transnationally in many countries outside the group's country of origin. This U.N. report also brought forth considerable credible information. It revealed that rarely was there any business enterprise that was free from the reach of this criminal phenomenon, which, in many of the smaller countries with few security capabilities, average citizens were regularly subject to paying protection monies. What this information brought to mind was the criminal repertoire in the case of traditional organized crime groups, as in the examples of original Mafiosi groups, which in their pinnacle, according to historical data, reached into every aspect of legitimate business or commerce, infiltrating and extracting significant capital in a variety of threatening manners.

It is now appearing that the same is now the norm in many cases involving white-collar crimes, in that the white-collar enabler servicing organized crime groups have made it accessible for these organized crime groups to infiltrate legitimate organizations, setting up similar businesses or shell entities which create many criminal venues for perpetuating continual criminal enterprises and that destabilize specific industries because of an unfair competitive business environment, while at the same time, establishing substantial money laundering operations to mask illicit proceeds from major crimes revenue sources.

These criminal relationships between white-collar and organized criminal scenarios have also found their way into many public social programs at multiple levels of government through corporate vehicles, making the organization a critical component for infiltration into new sources of ill-gotten funds. The organized crime groups, at some point, discovered that staying in the shadows and using facades of respectable leads or enablers was most effective because direct

violence creates a public outcry that is difficult to defend. Thus, the strategies of these groups shifted from violence to bribes in modern societies (Henry, 2005).

Therefore, there are various critical aspects to control these white-collar crimes, which begin by “hardening the target,” which is synonymous with strengthening the organization's abilities to counter the methods of criminal infiltration, thereby disrupting the mechanics of the crime. These measures generally involve a mitigation systems analysis and fortifying the organizational effectiveness with proactive countermeasures and organized rapid response strategies to any breaches or intrusions detected in the countermeasures framework system.

In addition, private and government organizations must also set up collaborative systems as fail-safe measures, working in joint operations that make more personnel and resources available to effectively manage insider threats, as in "management override" scenarios and traditional external threats, particularly the control and regulatory mechanisms from within the organizational networks and through other corporate extensions. The concerns related to these particular criminal scenarios called for an assessment of possible solutions for the containment of these particular crimes, and to that end, it was essential to make those concerns part of the question set and the interview process for the study participants in efforts to elicit opinions, beliefs, and lived experiences in the realm of measures to prevent, control or mitigate these types of crimes effectively.

The majority of the participants opinioned and stated that, without question, these criminal scenarios could be controlled more effectively through multilayered protection protocols; however, many of the current controls have been, on many occasions, defeated because of intentional manipulation by internal actors, who operate in positions of trust afforded to the executive service employees. Historically, these organizational positions give upper-level

management considerable latitude and the power to override security mechanisms. The participants' contributions also indicated that although internal compliance systems can often be effective to a certain degree, the effectiveness of these systems, for the most part, is contingent and operate under an honor system, which works with the assumption that the internal systems managers will conduct themselves under an ethical of conduct in alerting regulatory, governmental authorities of breaches of regulatory mandates. It is also important to mention that the lower-level compliance employees, who are the first to notice and report suspicious activities and generate suspicious activity reports (SARs) to alert organizational management, are often overridden by executive personnel or their alerts ignored. Therefore, in evaluating the effectiveness of control measures and frameworks and if there are significant mitigation effects on white-collar criminals and organized crime, it seems that this declaration is saying that despite countermeasures for prevention, there may be no mitigation process that may alter the adverse effects of the white-collar and organized crime offenses. Thus, to this premise, the answer would have to be that, in a sense, it is correct because if the mitigation systems are faulty, either due to their faulty internal design or other outside factors, the systems are minimally effective and of little use. However, the reality of this issue is that it depends on the circumstances surrounding the criminal scenarios taking place because there are numerous distinct mechanisms involved in the process that must be working correctly to mitigate these crimes effectively.

All these control systems must be evaluated to determine their effectiveness. Some mitigation systems are passive controls; others are proactive mechanisms, while other mechanisms in the control chain involve live human interventions. These different systems can involve internal controls in the form of policies and often include internal compliance personnel, who flag irregularities and report them. Then, there are the internal executive persons in

positions of trust with the authority to override any alerts and operate independently of all countermeasures. Lastly, external controls in the forms of audits, regulatory mechanisms, and various governmental inspections also require improvements.

The external and internal control and mitigation mechanisms mainly depend on the will of those in the external and internal chain of control. In addition, critical political factors also come into play concerning the enforcement of criminal violations and breaches of regulatory controls. What consequences could be expected for the violations committed by insiders in positions of trust and power within the organizations that enjoy external political support?

In essence, the controls are as varied as a line of multiple defense mechanisms, which, in theory, should be adequate protections. However, the deficiencies in the controls are more centered on human factors than system malfunctions. These aspects of the failed control systems have also been cross-referenced with previous studies, which have cited that from a historical perspective, many criminal scenarios within corporations and banking conglomerates have been riddled with issues of internal corruption by insiders in positions of power and trust, whether the criminal episode is due to a lone actor or a corrupt corporate culture (Gottschalk, 2020).

Many of these occupational white-collar offenses generally involved executive service actors, who often operated with liberal discretion and minimum oversight. These actions would facilitate structuring elaborate and complex schemes cleverly designed by corporate specialists and professional white-collar enablers to thwart audits, regulator reviews, and other external security mechanisms. Moreover, these criminal scenarios have played out over several decades with relatively few worries within many major multinational corporations. These scenarios were a standard part of the daily business routines, central to the adage that "the ends justify the means." After all, there was little to fear because the corporation supported the criminal

activities, and the payouts and consequences were not unfavorable; to the contrary, the rewards were substantial in monetary gains, and impunity was all but guaranteed.

Therefore, when the question is asked if control measures and frameworks have significant mitigation effects on white-collar criminals and organized crime in society, the answer would have to include the preface: absent any undue internal or external influences, the control measures, and frameworks have significant mitigation effects on white-collar criminals and organized crime. These points on controls and mitigation mechanisms and the effects of external manipulations have been supported by previous studies (Levi, 2020) and the data retrieved from the participant's contributions to the study. Thus, in the effort to answer research question RQ3, what control measures can be applied to mitigate the adverse effects of white-collar criminals and organized crime on society? The scope of the problem was examined; the losses incurred due to white-collar crime were reviewed, followed by the relationships between white-collar and organized crime, and lastly, the problems with the control and mitigation mechanisms were reviewed. It was essential to examine the entire mitigation process and evaluate all the available systems, which manage the active protection mechanisms and explore the overall vulnerabilities.

Thus, because these items were the most critical in these scenarios, it was essential to examine the traditional protection systems within the organizational or situational settings. Reviewing all aspects internally at the base organizations, finding that, per official policies, all organizations are governed through regulatory mandates, which are monitored internally by the corporate compliance section. This section functions as the guardians who flag anomalies and generate suspicious activity reports (SARS) to upper management. Compliance personnel are tasked with forwarding those reports to government regulatory agencies. However, there are no

time limitations for submission, which is not only problematic but also results in SARS being filed many months after the occurrence. The reality is that when the compliance section alerts the executive management about Suspicious Activities Reports (SARs) flagged, it is not uncommon for management to ignore their complaints. Ideally, it seems important to empower the compliance personnel to forward those SARs directly to the Financial Crimes Enforcement Network (FinCEN) of the U.S. Treasury upon noting anomalies. Again, the solution should be a Rapid Response concerning suspicious activities that can be directed promptly and simultaneously to management and governmental agencies (Hudson & Hallman, 2021).

Additionally, when government regulators provide formal notice and forward orders to “Cease” relationships with clients suspected of criminal activities, the corporation should put all interactions with suspect clients on hold until issues are resolved; however, corporations often continue to maintain an active relationship for many months after receiving notice from the government and, in many cases, never sever the relationship. Thus, a viable solution in these scenarios would be mandated governmental intervention to terminate relationships as soon as legally acceptable and hold corporate management accountable. Beyond these corporate examples of collusion, there is also an extensive list of other white-collar criminal scenarios that appear to be non-priority to the authorities or corporations. To mention a few, Trust and Company service providers, Trusts, Foundations, and NGOs, these entities are some of the legal entities involved in a host of illegal schemes by white-collar and organized crime. It is not uncommon that corporate vehicles are instituted without identifying beneficial owners, and that are often used by white-collar and organized crime groups in money laundering activities. Many of these affairs are veiled under the attorney-client privilege, which also can conceal criminal conspiracies involving the lawyer. The solution would be to legislate and make beneficial

ownership disclosure mandatory and clearly define the attorney and client parameters of relationships to avoid or control criminal conspiracies (Hudson & Hallman, 2021). These suggestions are valid solutions from several theories and literature reviews, as well as from the contributions of the study's participants, which also contributed several other recommendations to harden the corporate target; appoint independent board directors, and independent audit committees, and hire more women for boards. It is also important to empower compliance personnel, conduct corporate ethics training, and have a level of accountability for governance (Pavlo, 2016).

Evaluation of Findings

This qualitative study worked to examine all relevant aspects of these white-collar phenomena through rigorous research to precisely explore the complexities of this type of white-collar criminality and its extensive relationship with organized crime groups in a regional perspective related to the United States, and subsequently in an overview on a global scale in an attempt to compare the white-collar crimes concerning organized crime groups in other countries and to measure the impact of the effects on the different societies.

The study's general focus was ensuring that the three primary aims of the research were fulfilled by providing precise and concise answers to the three research questions developed during the planning and organizing of the research strategies. These questions were constructed with the intent of exploring three distinct critical areas of the white-collar phenomenon that would be able to uncover answers to why white-collar criminals become involved in this specific criminality or any other criminal behavior because the profiles of these offenders, as reported in various theories (Sutherland, 1940; Agnew et al., 2009; Arnulf & Gottschalk, 2012; Benson,

1985; and Bergoff & Spiekerman, 2018) these were upper-class professionals with substantial earnings and by all typical measures, good successful lives.

The review of each question was to help better present the focus and the aims of the inquiries and highlight the particular areas critical to finding the reasons for these particular white-collar crimes, as in the first question, which delves into the reasons that encourage an educated professional into involvement in risky behaviors and associations with groups of organized hardened criminals, who are generally incorrigible delinquents and dangerous to society. Therefore, the need for this study was to gain a thorough understanding of these criminal relationships (Ragatz et al., 2012).

In moving forward on the other aspects of the study for evaluating the causal factors, as in most criminal investigations, the mental factors are essential to understanding the offender's mindset in the pre-event state and whether there was a culpable mental state in the post-event, thus, this study examined several theories based on the psychological aspects of offending (Ragatz et al., 2012). Some white-collar theories offered various conceptual aspects of the social learning aspects of offending (Bandura, 1977), and some cited opportunity (Felson & Clarke, 1990). And lastly, some cited instrumental rationality, which posits that people make logical and rational decisions in their best interest (Amadae, 2021).

It is common knowledge that human behaviors are highly complex and often unpredictable, which sometimes results in persons displaying questionable or unconscionable actions that are entirely out of character. These issues have been understood in general knowledge as something rare that can happen on occasion for a variety of reasons; however, in the case of the white-collar professional enabler, previous research and governmental materials concerning this topic have demonstrated that these types of situations occur regularly in the areas

of white-collar crimes, although they have not been able to pinpoint all the factors responsible for these criminal behaviors conclusively.

Aside from many behavioral criminological theories, two major law enforcement organizations in the United States, the FBI and the Department of Justice (DOJ), worked on the development of criminal profiles and characteristics of many criminal behaviors through the FBI's (BAU) behavioral analysis unit (FBI, n.d.), which included white-collar offenders. However, the focus was on lower-level common crimes related to simple frauds or embezzlements, excluding other more serious white-collar crimes. The FBI BAU's white-collar offender profile cited significant variables; better educated, not likely to use alcohol or drugs, no prior criminal record, was more religious, often involved when opportunities were available to commit fraud, and often gave into situational pressures, and the DOJ constructed another white-collar offender profile.

According to Albrecht & Romney (1979), the U.S. Department of Justice, through their Office of Justice programs, produced another model for white-collar offender profiles based on a four-trait model, citing the characteristics: Authority, whether ascribed or delegated; Cultural hedonism, desire for wealth, status, and pleasure; Narcissistic Tendencies, grandiose self-image, lack of empathy; and Low self-control and risky behaviors.

Beyond the offender characteristics and mental states in the first question, answering another part of the question made it necessary to examine whether there were any contributing factors for white-collar crimes related to an organizational or situational factor. This part of the question called for a review of any literature relative to regulatory material or other government informational materials concerning examples of white-collar criminal investigations on organizations or situational examples. In the initial reviews concerning the organization or the

situation as factors contributing to white-collar criminality, it was crucial to look for what specific reasons would make these particular scenarios possible. Thus, during the reviews of significant organizational incidents, the following cases were examined, which according to King College (2016) were investigated by the U.S. Securities & Exchange Commission (SEC), and the Internal Revenue Service (IRS), and confirmed that organizational white-collar crimes are by far the most damaging to the society in terms of monetary losses and the numbers of persons individually affected.

1. In the Enron case, the white-collar enablers within the corporation created a scheme utilizing off-balance sheets, particular purpose vehicles, manipulated and inflated information related to gains and shares, and in the end, caused the company to crash, with losses exceeding \$3.8 billion, which bankrupted the pension funds of approximately 17,000 employees and created enormous losses for all shareholders (King College, 2016).

2. HealthSouth case, another internal fraud created by white-collar insiders who crashed the company with losses exceeding 2.5 billion dollars, again economically devastating countless company employees through internal accounting frauds (King College, 2016).

3. The Wells Fargo Bank case is one where white-collar insiders created fictitious accounts that affected approximately 1.5 million deposit accounts belonging to unsuspecting customers and caused severe financial losses across the corporation (King College, 2016).

These cases are a few examples of the effects white-collar criminal insiders cause within an organization, and it is equally important to understand that the great majority of these cases also involve the situational aspects in this class of white-collar offending, as the situational factors, according to various white-collar crime theories, are present when the offender is an insider and

in a position of trust and power, which facilitates the opportunities for offending (Wikstrom, 2019).

Another concern to be addressed was the impact, which is reflected to a certain degree in the white-collar cases highlighted above by King College (2016), which exposes the magnitude of damages caused in those particular classes of offenses. Although the losses reported by King College listed above were enormous, those loss numbers pale in comparison to the damages that were presented by reports originating from the Tax Justice Network (2021), which revealed that the United States is number 2 (1 is the worst) in the global index for financial secrecy, and that is one of the reasons the country lost \$113,488,990,625 in tax revenues to tax havens. At the same time, the U.S. consequently caused \$19,900,470,703 in tax losses to other countries. These are staggering figures, but they also show the number of lost dollars to the U.S. (Tax Justice Network, 2021).

In a further review, the same reports showed that the multinational corporate sector cost the U.S. \$77 billion in lost tax revenues through tax abuses. In addition, private individuals cost the country \$37 billion in lost tax revenues due to their tax abuses (Tax Justice Network, 2021). Therefore, the fact that these losses are recorded annual losses makes the white-collar enablers and their organized crime associates constant live threats to the national security of the U.S. by most measures.

Additionally, in this study, it was also essential to examine the white-collar enabler relationships within the legitimate corporate world that operates outside the realm of corrupt corporate cultures and to learn what the Modus Operandi of the infiltration mechanisms used by the different types of professional white-collar enablers in the service of organized crime groups, as they search out business ventures to infiltrate. Of course, the ideal businesses for these

purposes have often been better performing or undercapitalized start-ups, which are sometimes vulnerable and easy prey.

Notably, another aspect of the study also included examining the traditional professions associated with those white-collar offenders who work as enablers in various professional specializations for organized crime groups from various parts of the world. Although organized crime groups generally operate their organizations in a horizontal structure, where all units work independently, each unit's knowledge of operations is limited to its specific group as a matter of security. The professional enablers are in a field of their own, with each enabler providing specialized expertise, such as lawyers, accountants, bankers, company formation agents, or securities specialists, to name a few. These enablers help their organized crime partners overcome existing legal obstacles and other governmental regulatory mechanisms to successfully commit complex crimes while minimizing the risks or exposure of both the enabler and the criminal organization.

The primary objectives in these types of relationships are to use any legitimate commercial structures to construct facades through the formation of legal vehicles that give the appearance of legitimacy and to obscure the beneficial ownership of the business entity to prevent any undue attention by authorities. In other scenarios, the white-collar enabler will arrange a buy-in into existing business organizations that need capital investments, and the enablers will arrange bail-out loans under the guise of a structured rescue plan for those businesses in need of loans; however, in these situations, the organized crime associates will gradually take over the business through manipulative scenarios and either make the original owners take a role of straw owners or push them out ultimately. Lastly, the straw owners and the white-collar enabler will structure the business entity to meet all governmental and regulatory

prerequisites to create a start-up with both a legitimate and illegitimate business structure. To better explain the straw owners' concept of organized crime operations, these persons are also white-collar enablers but at a much lower level in the criminal food chain. These enablers use their names and identify for many illegal transactions involving purchases of real estate properties, opening multiple bank accounts in smurfing operations (breaking up large sums of cash into many smaller amounts for deposit to avoid the banking industry, cash transaction reports or CTRs), renting warehouses or other locales needed for the storage of illicit items, and transporting monies or other illegal contraband. The overall goal of these criminal scenarios was to create different venues where monies from blatant criminal operations could be injected into the standard financial system. Most of these facades compete against similar product companies within specific industries that traditionally generate substantial cash flows.

Thus, in these scenarios, the things that usually occur is that the illegitimate business will create an unfair advantage against legal businesses and, in many cases, cause the legitimate business to go out of business because the legal businesses are unable to compete with below standard industry pricing by the illegal businesses. To highlight some examples, organized crime groups traditionally start businesses like bars, restaurants, auto sales, money-transfer companies, and loan companies, to name a few, because the majority of these business models are traditionally cash sales outlets. The other thing that occurs is that these businesses become excellent money-laundering venues that facilitate blending illicit monies by moving them from the underworld financial sub-system into the flow of the legal financial system.

At this point is when the enabler again makes his services valuable as he structures money movements through the banking system that will travel through a host of shell company bank accounts in international locales or tax havens to obfuscate the beneficial ownership on the

one hand while on the other reporting those monies as earnings gained in tax haven jurisdictions to evade the tax burdens of the jurisdiction where the criminal business resides. Amid all these criminal scenarios, the major thrust by the enablers is always the money laundering operations that are able to utilize ordinary and legitimate banking venues. These specialized banking operations have historically been documented in many previous studies, whereby many of the world's largest banking conglomerates have not only been heavily involved but have actively pursued relationships with known drug traffickers, arms dealers, terrorists, corrupt political figures, and others suspected offenders as in the brow-raising examples of JP Morgan Chase of New York, Deutsche Bank (Germany) HSBC, Standard Charter Bank (U.K.), UBS & Clariden (Switzerland), and ING & ABN Amro (Netherlands), (Hudson, 2013).

To better understand the depth of money laundering in the United States, it is vital to show how much money is laundered annually. The reports indicate that approximately \$300 billion is laundered each year in the U.S., with the worldwide amounts being between \$800 billion - \$2 trillion, meaning that America is responsible for 15% or more of the money that is laundered each year (Kolmar, 2023). Beyond the losses involving money laundering, tax evasion losses in the U.S. are just as significant, as collateral losses to other countries because of international business relations. The U.S. losses involving tax abuse by multinational corporations are \$140 billion, private party tax abuse is listed at \$37 billion and the harm to other countries is in the \$20 billion category. Therefore, when looking at a yearly tax loss of \$177,270,091,563, which is 4.7% of tax revenue, the social impact of the lost taxes could be equivalent to 17.57% of educational spending and 10.14% of healthcare spending by the government (Tax Justice Network, 2024).

The related criminal conspiracies involving professional white-collar enablers, their networks, and relationships are not limited to associations with domestic criminal organizations but include criminal conspiracies with multi-national corporations, and other ethnic and cultural criminal organizations among other foreign criminal groups with established bases of operation within the U.S. The white-collar professional intermediaries of particular focus are individuals who generally offer the services of legal representation, Company Formation Agents (CFAs), and Trust & Company Service Providers (TCSPs) offering guidance and expertise for the formation and use of the “Corporate Vehicle.” These corporate vehicles facilitate and enable legitimate financial arrangements, opening commercial capabilities to enter the legal banking and finance systems and facilitating the integration of illicit money into legitimate systems. Ideally, the enablers set up the accounts in a tax haven jurisdiction with the assistance of a network of local criminal associates. Once active, these criminal clients can enter global markets with reduced regulation and the protection of bank secrecy laws. Other professional intermediaries from central banking or financial institutions often work in tandem through the enabler networks providing access to the legal banking mainstream and facilitating the conversion of illegal proceeds into clean monies in the laundering process and injection into the legal monetary systems without detection. These money-laundering conspiracies are so numerous that they have created a sub-economy indistinguishable from the legitimate economy. These professional enablers have not only helped global elites, kleptocrats, other political figures, and organized white-collar groups amass great fortunes, but they have also helped organized crime grow exponentially economically, politically, and in its power structure as political figures in some countries work in unison with a variety of organized criminal groups. The Professional enablers’ commitments to furthering money laundering and tax evasion schemes for their clients can be

noted in the example of Capitol One bank being ordered to pay a fine of \$390 million for not reporting a large number of transactions (Levi, 2020).

It is essential to remember that white-collar crime is a multifaceted area of particular economic crimes. Some are highly complex and require a specialized education and skills, as in the case of professional white-collar enablers. In contrast, there are other white-collar crimes involving the common white-collar offenders without specialized skills or professions that generally perpetrate common frauds, thefts, embezzlements, or other minor offenses; however, for this study, our focus was on the classic professional white-collar enabler working with major organized criminal groups. Therefore, understanding the mechanics of the crimes and the related Modus Operandi was imperative to help structure a system of effective countermeasures to minimize and mitigate the effects of these criminal scenarios. The suggested countermeasures to mitigate the effects of the white-collar enabler scenarios were extracted from the variety of sources examined, which included various criminological theories, governmental anti-crime materials, and, most importantly, from the study's participants, who, as Subject-Matter-Experts (SMEs) confirmed the information retrieved from the literature sources as sound and practical suggestions to mitigate the effects of white-collar crimes. The mitigation recommendations were meant to fortify the debilitated government regulatory and violation enforcement systems by empowering internal institutional compliance personnel to file Suspicious Activities Reports (SARS) in real-time, conducting onsite audits by external regulatory agents, and creating legislation to facilitate terminating relationships with clients suspected of criminal activities, and swiftly enforcing violation penalties, among other countermeasures to bring about not only accountability within the banking frameworks but also from regulators.

Although there is diversity in the many distinct classes of white-collar offenders and the crimes perpetrated, most of these offenses can be controlled with effective mitigation methods, even those criminal scenarios that harbor hidden relationships with organized criminal groups in other parts of the world (Berghoff & Spiekermann, 2018). Therefore, as this inquiry was tasked with examining all relevant aspects of the white-collar crime phenomenon, as previously mentioned, included a thorough review of the professional white-collar enablers groups catering to organized crime because this was the particular group involving many notorious organized criminal groups, including some suspected international elites, political figures, despots, and still others involving some of the most dangerous and vile criminal and terror organizations in the world. Thus, in pursuing the study's interests, the focus was on an extensive review of previous scholarly research and the literature generated by those studies centered on this specific area of white-collar offenses. The literature review used available reference materials, searching for antecedents to review the historical trajectory of white-collar crime in society over time. Additionally, many examples of notable white-collar crimes were reviewed and examined to gain insight into the world of the professional white-collar offender. According to Levi (2020), these white-collar criminal scenarios can range from crimes with a political nexus as in the example of the Malaysian 1MDB scandal involving a then Malaysian Prime Minister and many intermediaries, including actors from Goldman Sachs where billions were stolen, to the Volkswagen diesel-gate and Takata car airbag case where these corrupt corporations falsified data to regulators in planned criminal actions over long periods in efforts to enhance the corporate bottom line.

There were also existing government technical materials that provided more information on demographics of the white-collar enabler class of offenders and other pertinent

characteristics, including the previously mentioned psychological factors for the existence of possible offender profiles. The psychological aspects were particularly interesting for this study because the researcher hoped to discover the white-collar offender mindset in terms of any internal or external motivating factors or allures that attract the white-collar offender into a relationship with organized crime. Lastly, the current trends in this typology of criminality underwent a detailed examination to learn more about other possible factors related to the motives that lead to this type of criminal behavior, including the associated organizational or situational factors previously discussed (Levi, 2020). Most importantly, it was essential to report that during the data collection and reviews of the different sources of literature and other materials, the information extracted from these sources was constantly analyzed with the data collected from the study's participants to seek validity through triangulation. In addition, the participant sources confirmed much of the data from the other sources through their interviews.

To reiterate the purposes of organized crime's use of either legitimate businesses or corporate vehicle facades, these are specifically designed to simulate a legal entity in criminal endeavors are structured to perpetrate convoluted money laundering schemes to facilitate the commission of significant crimes, thus making extraordinary amounts of illicit proceeds, which as previously mentioned are subsequently co-mingled with legal proceeds that become extremely difficult to distinguish one from the other. These criminal conspiracies are generally durable continuing criminal enterprises that demonstrate committed criminality, which makes the participating professional white-collar enablers active criminal co-conspirators instead of business consultants they portray for all practical purposes. Interestingly, when the criminal investigating agencies target these conspiracies between organized crime and the white-collar enablers, the organized crime figure becomes the primary target and is pursued relentlessly, with

the white-collar enabler fading off into the distance, usually with minimal consequences for his participation. These situations occur daily because political factors are often at play that are difficult for the authorities to navigate. It is general knowledge that over more than twenty years, the investigatory and prosecutorial systems in the United States concerning white-collar enabler offenses have demonstrated a marked decline in prosecutions. The other notable deficiency in the system is that even when prosecutions do take place, the government elects to utilize non-prosecution agreements (NPAs), which result in a considerable number of white-collar cases, either being dismissed outright or adjudicated through a minimal monetary fine, both which give credence to speculation and reports of many situations and issues of impunity (TRAC reports, 2018).

On the surface, some feel this may occur because many officials have proclaimed that white-collar crime is victimless. However, quite to the contrary, white-collar crime has proven to have devastating impacts on legitimate businesses, individuals, and numerous governmental resources. Overall, the effects of an underground economy have adversely impacted the economies in the United States and in many undeveloped or under-developed countries and constitute a threat to market economies worldwide (Levi, 2020).

This research remained focused on themes highly relevant to the findings concerning white-collar crime and its relationship to organized crime; it was, therefore, critical to look at 1. The historical roots of white-collar crime are based on the literature 2. The White-collar crimes in modern American Society. 3. The development of criminal entrepreneurship. 4. The rise in white-collar enablers' presence. 5. Motivational factors of the white-collar enablers. 6. Relationships between white-collar enablers and organized crime. 7. Frameworks and countermeasures that mitigate the impact of the white-collar enabler and organized crime

criminal activity. Additionally, it was essential that this study not only helps develop a deeper understanding of the theme of the research topic with the recent findings but also lays bare more knowledge about the white-collar criminals that operate as enablers of organized crime. The new knowledge generated by the study is necessary to help create effective prevention and deterrence mechanisms to mitigate and control white-collar enablers' crimes and their negative impact on society. While also reducing the incidence of these specialized crimes, which according to Harvard et al. (2019), these types of crimes are some of the more prolific white-collar crimes that are on the rise. This study has a possible potential for essential contributions to other theories that concern white-collar criminality and the expansion of organized crime groups, given that criminal associations are considered a genuine threat to society and not enough is known about this phenomenon to control this menace (Weisburg et al., 2001).

This type of research will encourage and help implement innovative control measures and frameworks to mitigate the effects of white-collar enablers and organized crime on society. This research will likely benefit future research on this topic and may help reduce this specific criminality. This study helped the researcher acquire comprehensive knowledge about white-collar crime and may also lead to the development of more effective mechanisms for prevention and deterrence, using the results of this study to further enhance the social implications of the knowledge generated by the research by reducing this type of criminality and its negative impact on society.

Summary

This study thoroughly examined almost every possible aspect of the white-collar crime phenomenon, particularly the professional white-collar enablers who enrich themselves and help

organized crime groups grow their wealth. The process in this study initially began with the examination and overview of the diversity in the types of white-collar crimes, the general areas of impact related to white-collar offenses, and most importantly, what offender types and classifications existed. These areas helped give the entire study new direction in organizing the project completion and planning other essential phases necessary to ensure and maintain a thorough and methodical approach in this qualitative study. During this review stage, the study was dedicated to bringing together all the data gathered relative to the historical perspectives and current trends on white-collar crime. These data were highlighted through many previous criminological theories, and the information provided in these theories was vital to investigating the many distinct facets of white-collar crimes. The study also attempted to examine societal influences and the specific causal factors related to this particular white-collar criminality, and it was crucial to gain as much information as possible on the motives for these crimes. This research was trying to discover the “why” that the white-collar offenders committed deviant criminal acts and why these same persons aided organized criminal groups in furthering serious and harmful crimes against society when, by all measures, these individuals were highly successful people working in enviable positions. Interestingly, on these points of motives, according to the study's participants' interviews, the most common reason given as to what motivates the white-collar professional enablers was, without question, pure avarice. The consensus among participants was that money was the main factor that motivated white-collar enablers.

Respondent # 7, a retired Chief of Police, now an Intelligence Analyst, when discussing motives of white-collar enablers stated,

The oldest thing in the world is greed, there is always a margin, a type of professional who is greedier than others, and the only psychology they understand is money.

Beyond the questions of the Greed motive for the crimes of the white-collar offender, the other areas reviewed in seeking answers involved aspects that suspected that an organizational setting or a situational factor might also create a favorable environment to encourage deviant behaviors. The suspicions surrounding the organizational and situational factors were pretty well founded because of the reports found in numerous previous studies, which had documented many white-collar crime scenarios with a clear connection to an organization and revealed that the organization was a crucial factor in the crime. In similar circumstances, many situational environments also demonstrated a connection with facilitating criminal behaviors involving white-collar offenders because of opportunities created by employment or similar circumstances.

White-collar criminality, mainly white-collar crimes involving enablers for organized criminal groups, is very complex and involves large networks of social and business relationships. Accordingly, the study determined that it was essential that the general white-collar offenders undergo an extensive review, including the development of criminal profiles of the most prolific offender classes, and that those results be compared against the classic professional white-collar enablers, looking for commonalities or differences between types of offenders, which could help better understand the primary characteristics of the white-collar enablers, as well as the mechanics of their operational criminal behaviors.

Previous data on offender characteristics was reported from antecedents cited in many white-collar criminal theories. These specific characteristics had been documented in the original works of Sutherland (1940), which, when examined against all other literature reviewed, were

found to maintain their validity. Thus, it was imperative that those data also be compared with the data gathered in the interviews of the study's participants to develop credible information extracted from multiple sources. Aside from those aspects related to the offenders, it was also essential to examine the social consequences of these crimes; thus, reviewing the impact of white-collar crimes became another focus of the study, as these damages, or known adverse impact on society, was necessary information to evaluate the harm this type of crimes have with ordinary and business communities.

After completing these previous general assessments, there was a shift for reviewing the negative impact of these types of crimes in the community; it was vital to research the methods that have been applied to control or minimize the adverse impact of these types of crimes. To this end, the review moved into mitigation methods or countermeasures, which would be viable options for crime control. All the reviews mentioned above were critical aspects of the study in the final stages. Thus, after finishing those tasks, the focus was on verifying all data in each phase to ensure credibility and validity.

As this confirmation process ensued, the essential parts of this work started with the multiple data collection methods, which included a detailed and concentrated effort to search and find as much relevant data as possible that would provide rich information and detailed reports concerning the white-collar phenomenon. It was also critical to arrange another data-gathering process involving human subjects, which was essential to the study's qualitative approach. These tasks also implied a well-organized process and precise planning because the UNICAF University's ethical standards governed the study, and the safety of all the human subjects participating was paramount.

The primary method for the data collection was through in-depth personal interviews of the study participants. Per the plan, these participants were recruited through a purposive sampling process using expert and maximum variation sampling. Consequently, the participants selected were all Subject-Matter-Experts (SMEs) because the study's themes required extensive knowledge regarding the rule of law and white-collar criminality. The in-depth interview process culminated with semi-structured interviews of twenty SMEs recruited through the chain referral process. During the interview, the researcher initiated the analysis process, noting statement comments and unique cues or particular highlights in themes of special focus in the respondent's words. Subsequently, the researcher would playback recordings in preparation for, again, listening to keywords related to the central themes of the interview and comparing these words or excerpts, among others, and also with the statements of other respondents to find similarities and triangulate the data. The researcher followed up with the transcription of each interview, again in a methodological and manual process, extracting significant words or excerpts of rich data. Consequently, the transcripts were again analyzed utilizing the Word Comment features, highlighting and identifying keywords or phrases in the data for coding purposes. Lastly, the keywords and transcript excerpts were again manually coded utilizing the Word Excel feature.

Because of the complexity of the white-collar phenomenon, it was vital to seek out other methods, which would also strengthen the results. Thus, another critical aspect of the data collection involved participants (SMEs) were utilized in broad areas of expertise on the same specific themes of the study, but that would provide a variety of distinct perspectives and the elite interview method was also applied to reputational and positional criteria which would add credibility to the findings. In the overall maximum variation process, participants were all experts in the field of the rule of law and crime, some were from law enforcement, some were

judges, others were Defense lawyers, some prosecutors, and others forensic auditors or banking regulators, all which had vast experience on the subject of white-collar criminality (Etikan et al., 2016; Tansey, 2007). In addition, other data was collected through a continual process of scholarly literature reviews, among governmental law and technical publications concerning the themes of the study (Devers & Frankel, 2000).

After completing the data collection by the previously reported methods, preparations were made to process all data for validity and credibility. The complete data collection was analyzed numerous times as a matter of performing a very detailed analysis. These comparisons were to look for similarities and the possible convergence of the data. There were also further efforts to validate the trustworthiness of the data, which came about when the researcher again returned to the study participants for member-checking purposes, which was to achieve triangulation of the multiple sources of data used for data collection. Cross-referencing all the data and sources was critical to the overall efforts of the study (Zairul, 2021).

The study's entire efforts in all the data collection processes and the data analyses were centered on methodical planning in an orderly process, working to cover each phase adequately, therefore avoiding discrepancies or other errors in the actions and results, which would help achieve unbiased results to lend credibility to the overall findings. Moreover, the study's methods of investigation into the critical aspects of the white-collar phenomenon were made better by the contributions of the existing body of knowledge on white-collar crime. From the onset, many of the relevant and useful facts concerning the themes related to white-collar enablers and their relationships with organized crime were found during the reviews of numerous historical studies. These findings helped the researcher establish a knowledge base of white-collar crime. The other theories related to the criminal profiles and criminal behaviors of the

white-collar enablers also helped identify key factors in the reasons for the crimes of these specific offenders.

Most of these critical pieces of information were confirmed in many participants' personal stories, relayed in rich detail (highlighted in chapters 4 & 5). Much of the information provided by the participants was crucial and highly valuable for a better understanding of critical aspects in the development of criminal entrepreneurship, the diversity of the multiple criminal operations of many organized crime groups, specializing in white-collar criminality, and most interesting in the details of how the white-collar crime presence has grown exponentially across the entire United States. Additionally, the research in this study provided a deeper understanding of existing critical problems related to controlling white-collar criminality and efforts by the government and private enterprises to mitigate its effects, which were reported in various respondent statements highlighted in preceding sections of this chapter and the related literature reviews (Henry, 2005; Tax et al., 2021; King College, 2016).

The severity of the white-collar impact worldwide was featured in the Global Financial Integrity Report from the United Nations Office on Drugs and Crime, which indicates that authorities detect at most 1% of dark money around the world (Hudson & Hallman, 2021). Thus, the study's findings were essential to highlight the deficiencies in the mitigation systems, which is a very frank assessment. This study found that government and corporate entities must restructure the current mechanisms for building comprehensive measures to control these criminal scenarios, which appear to remain unabated. The need for prevention, control, and mitigation is unquestionable. The targeting of white-collar crimes by law enforcement is needed, particularly the white-collar enablers, who are responsible for many significant crimes that have

proven devastating to American society. The existing governmental frameworks are debilitated and desperately need re-building, as in the following examples:

1. The principal governmental agency, the Financial Crimes Network (FinCEN), tasked with the responsibilities of vigilance, suppression, and control of white-collar criminality, is woefully understaffed, underfunded, undertrained, and lacking advanced technological measures to do its job effectively. This fact has left many wondering why these conditions exist in an agency tasked with enforcing and controlling white-collar and organized crimes that are a considerable threat to the security of the U.S. (Hudson & Hallman, 2021).

2. The U.S. Department of Justice (DOJ), The United States Attorney General, the prosecuting agency for white-collar crimes, has a declining rate of the prosecutions of major white-collar crimes over the last twenty years, where, at times, rates of prosecutions have dropped by 53% (TRAC reports, 2018; U.S. Sentencing Commission, 2018).

Additionally, other counterproductive aspects that are ongoing must be mentioned as the two most recent legislations in American governance of corporate issues are creating concern among proponents fighting corruption and money laundering because they are also seen as more examples of mitigation failures against white-collar and organized crime criminality. The first example highlights the Corporate Transparency Act (CTS) enacted by the U.S. Congress in 2021, intending to require corporate entities and companies in the U.S. to identify their true beneficial owners in the fight to mitigate money laundering and tax evasion crimes. However, the CTA included various exemptions, which debilitated the CTA: 1. Some Hedge funds and private equity firms are exempt, 2. Any businesses with offices in the U.S. with more than 20 employees and revenues to exceed \$5 million are exempt, 3. Trusts, some charitable and semi-charitable are exempt, 4. The new business registry will be a secret, non-public database, which

is in stark contrast to the U.K. business registry of 2016, which is a database available to the public. 5. Access to the business registry by state and local authorities is limited, requiring these authorities to seek court approval to access it. 6. Art dealers were left off the registry, although, the Arts and Antiquities domains are known money-laundering venues, and lastly, 7. The criminal penalties are more severe for leaking ownership information in comparison to non-registration of companies in the registry (Woodman, 2021). The second example involves the Enablers Act, which was introduced in 2022 and touted as the major reform of the anti-money laundering bill in 20 years. The efforts in the Enablers Act proposed to make Art dealers, lawyers, and trusts companies, among others responsible for investigating their clients' wealth sources as measures to better control traditional money-laundering venues. However, the passage of the bill was defeated in the U.S. Senate and this proposed legislation was struck down, which certainly creates a marked level of imbalance in the rule of law (Fitzgibbon, 2022).

In concluding this chapter, it is important to mention that the research findings brought forth credible results, which show critical variables as to suspected causes for the relationships between the white-collar enablers and organized crime. The findings supported by respondent statements (highlighted in chapters 4 & 5) and the multiple literature sources determined that avarice or greed, authority or power, and convenience or opportunity were causal factors to these criminal relationships, (General theory of crime, Hirschi & Gottfredson, 1990; Convenience theory, Gottschalk & Gunnesdal, 2018; Opportunity theory, Felson & Clarke, 1998). The findings as evidenced by respondent statements (highlighted in chapters 4 & 5) and the literature confirmed that these criminal relationships also involve organizational and situational variables as causes (Neutralization theory, Sykes & Matza, 1957; Convenience theory, Gottschalk & Gunnesdal, 2018). The impacts of white-collar and organized crime on society were confirmed

in various scholarly literature and governmental publications (TRAC reports, 2018; Tax Justice Network, 2021; King College, 2016) and were also supported in the statements of respondents (highlighted previously in this chapter). On the final aspect of the investigation concerning control and mitigation of the negative effects of white-collar crime, the findings from the participants (highlighted previously in this chapter) confirmed many aspects of debilitated mitigation systems within the corporate world and government regulatory agencies, which were also confirmed in a review of the literature sources (TRAC reports, 2018; King College, 2016; U.S. Sentencing Commission, 2018).

CHAPTER 5

IMPLICATIONS, RECOMMENDATIONS, AND CONCLUSIONS

Introduction

The study's main concern was the apparent rapid rise and globalization in white-collar criminality involving professional enablers in the service of organized crime. Many factors have accelerated this extraordinary expansion of organized crime space and influence, creating significant threats of economic destabilization and violence on a global scale. Although this study is centered on white-collar criminality in the United States, it is undeniable that all the formidable criminal organizations in the country operate transnationally because national boundaries have never restricted major criminal activities. Thus, during the twenty-first century, professionals operating as enablers for crime groups have become a global threat in their own right, creating extremely adverse social effects. The relationships between these two criminal groups maintain a constant and perpetual cycle of major predicate crimes, which are a source of violence and harm in many areas of society. There are also secondary effects involving economic instability and the creation of illegal sub-economies affecting legitimate business communities (Holmes, 2017).

Although, white-collar crimes encompass a wide variety of crimes against persons, private institutions, and governmental agencies, which range from simple cases of fraud to highly sophisticated crimes involving new-age technologies. The traditional white-collar offenders are generally involved in a diverse group of lower offenses related to simple frauds, thefts, and embezzlement, among other offenses that appear in various criminal profiles and are usually committed by white-collar offenders as lone operators and occasionally in small groups, that very frequently involve co-worker groups of minor offenders. However, for this study, the

research focuses on the problem of the fastest-growing white-collar criminal type that operates with ties to organized crime and enables organized crime groups by facilitating crimes that are traditional organized crimes: trafficking of drugs, persons, and arms, among other crimes related to significant money laundering operations that funnel criminal revenue flows into the legitimate money systems (Mniwasa, 2020).

White-collar criminal profile was identified and classified as an enabler of organized criminal organizations more than 20 years ago, as reported in investigations supported by the United Nations. These enablers are generally from the white-collar career paths in professions such as lawyers, bankers, accountants, and investment experts. They are the white-collar professionals who provide expertise in various specialized fields, as in examples of the formation of corporate vehicles, shell companies, and structuring financial networks to launder money, to name a few. The enabler functions generally depend on the specific needs of the criminal organization (GACOC, 2012).

Because of expanding global technological resources, white-collar criminality has increased exponentially, and consequently, the number of white-collar criminal enablers now has a global presence. These unusual growth patterns in the white-collar enabler group may be quite a perplexing question on the surface; however, from a historical perspective, they have occurred for decades in the organized criminal world (Levi, 2020).

The reality is that the average members of any organized crime organization do not possess the specialized knowledge or rarely the particular skills necessary to carry out the sophisticated white-collar criminal scenarios usually executed by enablers. The professional enablers, because of their knowledge and expertise as lawyers, bankers, and accountants, among other professionals, are the brains behind the operation, which begs the question of whether the

globalization of organized crime, their accumulation of extraordinary wealth patterns is partially due to the growth of white-collar enablers associated with organized criminal groups. The study's objectives also sought to determine whether white-collar enablers met specific demographics or profiles according to data collected during the research and compare them to previous research findings concerning this class of white-collar offenders. It was also essential to identify the Modus Operandi of these types of offenders and, most importantly, to define the specific relationships between the white-collar professional enablers and organized crime groups (Middleton & Levi, 2015).

According to the Global Agenda on Organized Crime Report (2012), criminal enablers provide support and structure to help organized crime avoid detection from the authorities, overcome government regulatory mechanisms, and facilitate the commission of sophisticated crimes while minimizing the risk and creating a façade of the legitimate enterprise through the formation of corporate shell vehicles for the criminal organization. The white-collar enablers also guide criminal organizations in special methods to almost perfection in money-laundering operations.

Method:

Because this research involved complex aspects of human social dynamics, the approach for this study was qualitative, given the specific need for an interpretive and inductive method. The qualitative method would facilitate data collection through in-depth interviews of study participants (Ryan et al., 2007). The researcher formulated a plan for the interview process and constructed a series of semi-structured questions focused on the research objectives and questions. The selection of the participants was planned as in-person interviews. It included purposive sampling because the needs of the study made it necessary that the population be

particular to groups of Subject Matter Experts from the field of law and the application of the law, with extensive training and lived experiences in criminal matters involving white-collar enablers and criminal conspiracies associated with organized crime. The researcher also prepared a list of requisite demographics for the participants before engaging and initiating the participant recruitment, Table 1.

Limitations:

However, the study encountered limitations in the data collection due to policies and restrictions at agencies or entities where the specific populations were found and where the recruitment efforts were focused. Although, in the initial stage of the interview process, the researcher could meet personally and interview five participants, the remaining participants were interviewed via telephonic communications due to significant geographical distances separating the researcher from the participants. Therefore, the data collection methods were converted to telephone interviews, which presented another challenge as telephone interviews limit the researcher's ability to critically observe participants' non-verbal language, cues, and other nuances in face-to-face interviews. The distance interview process also presented difficulties in scheduling and dealing with availability issues. Although the participant recruitment and data collection had limitations, the researcher recruited participants who retired from the duty sector and some participants through the referral and snowballing methods to achieve the data collection from telephone interviews. The study was also responsible for attending to issues related to ethical assurances concerning the UNICAF and international protocols related to ethical standards in research. Thus, it was critical for the researcher to be thorough in the planning phases of the study, to meet the challenges of the study process, and, most importantly, to follow the ethical principles and codes of conduct related to research. Furthermore, any study

involving human participants must maintain and adhere to the highest standards of care for the participants' well-being and safety. Therefore, this study followed the UNICAF-Zambia guidelines in preparing the university ethics application for approval by the Ethics committee.

Before commencing the actual interview process with any of the volunteer participants, the researcher fully briefed each participant on the specifics of the study and the details of the participant's role and participation. In addition, a briefing session on "Informed Consent" and participant authorization was provided. The participants were also afforded a question-and-answer period to address concerns. To ensure participants' confidentiality and anonymity, they were provided safety assurances through the security protocol, which maintained all participant information in a secure location with restricted access, and participants were identified under pseudonyms, shielding their identities. Moreover, a researcher's ethical principles and a code of conduct are the guidelines that ensure the proper safety mechanisms that protect research participants first and foremost but also provide protections for the researchers themselves and safety mechanisms for third parties.

Overview:

This chapter provides relevant information relative to the progression of the end stages of the study. It highlights the examination of relevant findings related to the data collection and analysis of the data gathered. The initial stages of preliminary reviews of the data taken from the transcripts of the participant interviews revealed some critical pieces of information that suggested some of the expected results concerning the research questions were valid. Based on these findings, the interview documents were re-examined and re-analyzed more in-depth to confirm the first results.

The broader implications of this study and its findings resulted in positive takeaways involving certain aspects of effective methods for controlling and mitigating the effects of white-collar and organized crime conspiracies and collaborations. Theoretically, while not fail-safe systems, the existing controls, and countermeasures can provide adequate protection if not for the internal override manipulations that render these controls ineffective. These issues were highlighted by respondents' statement contributions referencing control measures.

Respondent #19, a retired Federal Judge stated,

The first thing done should be a risk analysis and establish preventive measures but these are elementary measures because of the insider threat. I have an example; in 2019 a bank discovered one of its leaders had been laundering money for one of the most powerful drug cartels in Mexico. He was inside the bank and had many opportunities on nights when he was alone, people would bring in large black bags with enormous amounts of cash. The most important control is that those organizational officials who are likely possible candidates to be facilitators must be controlled.

Respondent # 12, a retired Federal white-collar and organized crime task force investigator,

For me, these crimes are prolific, since they commit crimes without being prosecuted and there is impunity. I think that the impunity is from the loopholes in the laws.

The fact is that these crimes are often either not prosecuted or minimally prosecuted through non-criminal adjudications, which sends a message to these offenders that it is safe to continue breaking the law (Henry, 2005)

Respondent #8, a former criminal prosecutor and now criminal defense attorney stated,

I think there may be former public servants in collusion from the financial sector and the banking field. I think it is corruption, and that it is the facilitation that the system, or the norms, the laws give them, that affects them, they look for that opportunity of a weak justice system.

There are factors of political corruption and collusion” that create a shield for white-collar corporate offenders.” Powerhouse law firms, people from the financial and banking industries and the corporate veil protect the white-collar and organized crime offenders. These respondent perspectives supported the need for new mitigation mechanisms while enhancing existing systems. The literature findings also supported these issues. According to Taub (2020), political corruption issues, corporate criminality, and elite impunity is a reality in America, which did not happen overnight. Also, extreme wealth and good connections have incentives for criminal opportunities.

Therefore, as previously mentioned, the practical mitigation remedies brought to light during the study revealed that although the corporate environments are governed externally by regulatory concepts and internally by in-house compliance officers, these controls are rendered ineffective due to lax compliance attitudes, or compliance personnel that have no authority to overrule the corporate executives override actions. Also, external regulatory oversight must be competent and held accountable. Therefore, the following changes are recommended, 1. Beginning with making external regulatory officials accountable. 2. The internal compliance personnel must be empowered to perform their duties without undue negative influence. 3. There is a need for classroom ethics training within the corporate environment to engender a culture of ethical compliance (Pavlo, 2016). 4. Further

recommendations would also include more women on corporate boards, which, according to Post (2022), studies have shown that boards stacked with men only increase misconduct while having women on boards reduces misconduct. 5. It is also essential to avoid conflicts of interest in the board of directors, appointing independent directors without any material relationships with the company, and 6. It is imperative to have an independent audit committee without material ties to the company (Post, 2022).

Overall, the chapter also presents recommendations for application and future research. The recommendations for application and future research helped to appreciate the breadth and importance of the research and provide critical information for new research that will help fill the gaps in this study. They also provide a call to possible actions necessary to remedy the situation. Although this research achieved the significant aims of the study, it had limitations. Lastly, the study's limitations must be mentioned because of the limited data available in the interview process. After all, the number of interviews was only 20, which could impact the findings.

Implications

There were numerous criminological theories reviewed for this study that have provided valuable contributions to a better understanding of some of the less understood aspects of white-collar criminality; however, these theories have certain limitations because each focused on different and specific aspects of white-collar crime, which inadvertently resulted in knowledge gaps, as in the examples as to the motives that encourage this particular criminal deviancy, or in what environments are these scenarios likely to occur, and what are the most common *Modus Operandi*. Moreover, the limitations left some questions unanswered and critical aspects without viable explanations; thus, presenting a more thorough understanding of the phenomenon took time and effort. However, it seems that through the integration of white-collar theories, the

unanswered questions may be answered and might become more evident to the researcher, as proposed in Coleman's research (1987).

The theoretical implications of this study were to help provide some new knowledge for future investigations related to white-collar crime and possibly fill some of the knowledge gaps and specific points that various theoretical authors acknowledged as limitations. As a result, many researchers have become involved in efforts to develop new theories, modify some existing theories, or integrate various theories, incorporating the best features of each theory for a more comprehensive explanation of the complex variables of white-collar criminality.

Another practical implication of this study was to provide new knowledge to assist the various groups whose functions are the direct control and mitigation processes related to oversight of the suspicious activities related to the white-collar enablers and their relationships with organized crime. To this end, the research of the literature supported by the study's participants' contributions presented various countermeasures for controlling and mitigating the impact of white-collar crimes, for instance, examples of forensic audits, filing Suspicious Activity Reports (SARS) in real-time, confirmations of beneficial ownership in accounts and background checks for all personnel to include executive service, to name a few of the possible solutions. However, one limitation was finding effective ways to counter insider threats because major governmental reforms are necessary and, more importantly, the need for buy-in from the corporate hierarchies to ensure compliance and overcome these obstacles (Hudson & Hallman, 2021).

Overall, the aims of this study were focused on achieving its research objectives by providing well founded and plausible answers to each of the three research questions and responding to the premises related to each. Overall, the intent was to demonstrate robust research

that produced reliable and trustworthy data to confirm and validate the findings. Therefore, during the initial stages of the study, the questions derived from a needs assessment were developed based on logical reasoning focused on finding the causes that created motivations or allures for otherwise apparently successful individuals to participate independently or as parties to personal associations with organized criminal organizations to carry on major criminal activities which have inflicted considerable harm to society. It was also essential to determine the harms to society and the effective ways to mitigate them. Thus, we examined each question individually and presented the answers to the study's findings.

Research Question #1

Are there psychological, organizational, or situational motives for the relationships between white-collar crime and organized crime?

In the review of the findings for the first question, the researcher was seeking information on criminal mental states and relevant factors involving motives that had been identified as suspected causes for the deviant behaviors of the white-collar professional enablers based on information extracted from previous academic research, interview data from the study participants or other reliable sources. As this first question is an inquiry into three possible motives, the researcher examined each part in the order of the question.

This first question was partly centered on the human psyche and any possible psychological aspects contributing to an individual's choices for becoming involved in criminal deviant behaviors related to white-collar crime. These mental aspects often involve personal beliefs, attitudes, ambitions, and aspects of instrumental rationality, which involve pursuing personal goals, often absent the worthiness of the goal (Kroes et al., 2009).

Findings Question 1

The results of the findings on this question revealed that when the participants were asked about their opinions or experiences as to the “why” of the motives that lead white-collar enablers to become part of organized criminal organizations, the responses were unanimous on the money factors, some indicated because of fast easy money, others cited large sums of money, but all participants stated that money was unequivocally the primary motive, it was the greed of white-collar criminals. Interestingly, from a historical perspective, the greed factor has been consistent as a causal factor across the great majority of most economic crimes.

The second point brought forth as a crucial motive on the same question was the feelings of power that come with belonging to a criminal organization. This response was positive, with more than 75 percent of the participants, the consensus in particular, stating that when someone becomes part of a criminal organization, they feel they have recognition and status, "even if you are just a low-level Mafia soldier, you are someone important." Much like the greed issue, the power motivator has been identified as a common psychological aspect of the mindset in criminal behaviors.

Interestingly, in comparison with the criminological theories, as in the examples of Rational choice theory (Amadae, 2021) and the Convenience theories (Gottschalk, 2017), both theories cite that white-collar crimes are motivated because of opportunity and easy access to money, which are often reasons for criminal behaviors based on rational self-interest and also to the fact that many of these criminal opportunities and easy access scenarios are due to organizational and situational circumstances, whereby the white-collar enablers, because of their positions of power and trust can perpetrate insider crimes. In a comparison of these theories and the responses from the participants on these factors related to the organization or a situation, all but two of the

participants stated that organizational and situational issues were unquestionably factors that are frequently responsible for white-collar crimes. As further evidence, that supports the assertions of the participants on the organizational and situational factors involved in white-collar criminality, the literature review in the information revealed by the Tax Justice Network (2021), states that multinational corporations' tax abuse losses to the U.S. exceed \$70 billion or more annually.

Because white-collar criminality has been reported by the United Nations as a national threat to the national security of countries worldwide (UNODC, 2020), the second question developed for the study was constructed to determine and measure the adverse impact that the professional white-collar enabler and organized criminal groups or individuals inflict on society in general. Therefore, it was essential to obtain precise data through the contributions of the participants' opinions, beliefs, and lived experiences concerning personal perceptions of the level of damages inflicted on society by white-collar enablers and organized crime. In addition, the data obtained from the participants were cross-referenced against the scholarly publications in literature, journals, governmental documents, and relevant materials reviewed for the study for validation purposes.

Research Question #2

What is the impact of white-collar crime on society?

This question sought to determine the extent of the overall adverse effects of these specific types of white-collar offenses on society, given the facts that white-collar criminality has evolved into a substantial variety of distinct crime specialties, which include economic crimes affecting many diverse areas in the daily lives of citizens in almost every social class, as presented by the following examples; healthcare, environmental aspects, banking or investment

vehicles, and social programs, among others. It was essential to recognize that most of these crimes generally revolved around the financial industry, which is the base for the underworld sub-economies created by white-collar offenders simultaneously working within legitimate financial frameworks. Although white-collar crime is an ample field with a wide variety of related crimes, this study was centered on the professional white-collar enabler type, which has become notorious as the architect and creator of enormous criminal financial empires, according to UNODC (2020).

Findings Question 2:

In the participants' interviews, all of the participants, without question, responded that white-collar criminality causes serious harm to society. However, the reports varied in degrees, with some having lived experiences more severe than others, while many indicated that the poorer nations experienced the more severe consequences.

Some respondents cited the creation of parallel markets as a result of money-laundering activities of the white-collar enablers because, according to one of the participants, these sub-economies ruin legitimate businesses and undermine governmental resources through tax evasion.

Respondent #19, a retired Federal Judge said,

The greatest impact on society comes concerning the consequences for democracy of the rule of law. A state where the institutions are corrupted, where crime has participated is a failed state, and a failed state cannot guarantee democracy, and democracy is essential for the survival of society.

Most participants indicated that the overall impact on society affects investment, growth, and all government sectors. One participant stated, "We are talking about billions of dollars in

losses.” These adverse impacts of white-collar criminality on society have been experienced worldwide, as reported by the United Nations Office of Drugs and Crime (UNODC, 2010), the Tax Justice Network (2021), a society from the British Parliament, reports that nations around the world have lost more than 483 billion dollars to tax abuses of criminal organizations, figures which are similar and affirm the participant data. The overall results of the second question were confirmed through comparisons of the interview data and the documents of the U.N. and the Tax Justice Network. These two sources were also compared with other credible sources from the FBI (n.d.) and TRAC reports (2018) for triangulation purposes that provided positive confirmations.

Research Question#3

What control measures can mitigate the adverse effects of white-collar criminals and organized crime?

This last question was proposed to the end of finding an adequate solution to attend to, mitigate, or prevent the harmful effects of white-collar crime on society because the criminal activities of the White-collar enablers adversely impact the general public, the governmental sector and the corporate world, often destabilizing legal economies through the creation of illicit sub-economies.

Findings Question 3:

In examining the issue of control and mitigation of white-collar criminality, the results were consistent with the expectations for answers to this question. The third question was straightforward as to factors that can imply the simple application of control devices to monitor, restrict, or other control-specific functions; however, in this case, there were matters consisting of the control of human activities, which were to be controlled by human intervention. This

particular aspect of the efforts to mitigate the effects of white-collar criminality had to consider how to control insider threats, which have rarely been applied outside governmental operations. For the most part, all the participants agreed with their responses and recommendations for mitigation and control of external threats because the systems, according to the participants, were regulatory and compliance mechanisms and technological aids that are generally reliable in controlling most external threats absent any insider interventions.

However, in contrast to the external threats, the participants expressed various concerns about the difficulties in controlling and mitigating internal threats, especially those from insiders in positions of trust and power.

Respondent #15, a retired Federal organized crime investigator, said,

Everyone would focus on the laws, but there are too many laws, the problem is not with the laws, it is with the effectiveness of the laws. It is to ensure that the laws are complied with and that they are effective.

The suggestions brought forth by the participants were compared and found consistent and affirming with two outside sources as reported in the security protocols of the U.S. Department of Justice guidelines (n.d.) and the FBI (n.d.) security recommendations. However, on a somber note, at least half of the participants cited that one of the significant issues that setback mitigation efforts were the lack of prosecutions by the government in dealing with white-collar enablers, which has declined steadily over twenty years. This information was found to be accurate when compared through various independent, credible sources (Harvard et al., 2016; Levi, 2020; TRAC reports, 2018).

Respondent # 20, a retired Federal Organized crime prosecutor stated,

I think the reason for that is because that wouldn't work for anyone. The interests behind this great circle are many, 1. There would have to be a true awareness on the part of all the actors in our society, and 2. There would also have to be a very great interest in combating it, but there isn't. I don't think there will be one because that would go against many things, I don't know, it would go against the way the world turns, I think. I am not a defeatist and I'm not saying things cannot change, what I am sure of is that it is very difficult and there is not that willpower of all those interested and at the moment there is a lot of interest in the opposite.

In addition to those control suggestions by the study's participants, other data brought to light through the literature reviews was that the white-collar enabler insider threats not only occur with frequency, but these criminal activities are also often supported by corporate leadership in many instances, which for all intents and purposes will render control efforts useless. The cases of overall corporate corruption are not unusual in the U.S., which has been growing because of deviant corporate cultures that put profits before ethics.

Analysis report:

In analyzing the feedback from the study respondents, it was essential to align the narratives in each statement along the inquiries of the three research questions to determine if the respondent statements confirmed offender motives involving psychological, organizational, or situational factors or, to the contrary, refuted these aspects. Therefore, in analyzing the first question, exploring factors and variables previously highlighted in the literature reviews related to motives that lead individuals into deviant behaviors related to crime was essential. In the analysis of the first question, the inquiry was to explore the criminal behaviors of a particular

offender group to determine whether the impetus for committing a crime was motivated by psychological variables. Along a similar process, it was also essential to examine additional variables concerning the environment related to an organization and whether the organization was an integral part of the offending. Lastly, the first question also explored whether there were situational aspects that were related to external pressures resulting in criminal coping or situational factors presenting opportunities that facilitate the commission of a crime by the individual. The analysis of the respondent statements regarding the first question revealed that the psychological variables of avarice, the euphoria of power, and rationalization were standard amongst these classes of offenders in a consensus.

Participant #4, a retired Intelligence analyst from the Drug Enforcement Administration (DEA) referring to avarice stated,

The target of their work is money, and so the money is generated in incredible amounts.

Participant # 6, a retired Secret Service Agent stated,

You know the amounts of money they make and they just don't think it enough, it's Greed and how easy it is to get.

Feelings of power experienced by the offenders are feelings of being important. Additionally, the analysis determined that the participants also concurred on the organizational and situational aspects as having a bearing on these types of crimes, which are often associated with a variety of entrepreneurial organizations and can also result due to specific situational circumstances or pressures, which can create a criminal coping response. These findings related to the first

question were aligned with the theoretical concepts posited by various theories (General strain, Brezina, 2017; Rational choice, Amadae, 2021; Convenience, Gottschalk & Gunnesdal, 2017; the General theory of crime, Gottfredson & Hirschi, 1990).

The second question on the impact of these particular crimes on society was reviewed, and the respondent statements concerning these particular aspects related to the adverse effects of these crimes on society were analyzed for content on this question. The respondents were adamant in their responses, whereby the consensus was that the impact of these particular crimes on society had demonstrated a significant and devastating negative impact on society in general and the economic stability of those countries affected. The respondents' statements were also compared against the literary perspectives as in the report from the Millennium Project of the United Nations (UNODC, 2010), which indicated that the losses to white-collar crime exceed \$1 trillion annually. This fact was aligned with the respondents' assertions, as seen in the comments of the following respondents.

Respondent #13, a retired Federal investigator stated that,

The overall impact would be, it just creates so many different ways where these criminal organizations can affect society. These criminal organizations have a very negative effect on the younger generations because of the power and money.

These crimes affect not only the economic losses but also the “political and social structure of the state, generating corruption and weakening financial institutions” also affecting multiple fronts negatively, as in the corruption of youth through opulent lifestyles. The literature reviewed presented an image consistent with the respondents' reports concerning the highly negative impact on society (Harvard et al., 2021; UNODC, 2010; Jaspers, 2018; Levi, 2020).

On the third question regarding the controls and methods necessary to control these particular crimes, the analysis of the participant statements revealed that the methods of control and mitigation were ample in variety while also similar in certain types of controls. Some respondents' statements found recommendations to augment the present internal systems with independent overseers and multi-level double verification systems to reduce management overrides. Other respondents alluded to modifications in existing laws and regulatory policies, while some felt a need to legislate new laws and more corporate accountability. The area of consensus was the need to eliminate political influences and protections hindering the controls and mitigation systems in this type of criminality.

Respondent #10 a retired State prosecutor, and now defense attorney stated,

While it is true that there are many warnings in the financial system, there are too many gaps in the laws. We see it mainly in political issues, every time you turn on the television some politician is caught diverting money or stealing. I believe it is necessary to reinforce the norms not only to the extent of punishment but also to investigate.

Respondent #11 a criminal defense attorney stated,

No, I don't think the justice system is fair. I think it's a two-tier justice system, so, some of the white-collar offenders, if they know the right people, then they'll get off scot-free.

However, the literature also presented other approaches for a more comprehensive control and mitigation system. The new approaches directly cited interventions at the internal executive levels through the appointments of independent audit committees, independent executive board

members with financial expertise, and diversification of boards with more women (Post, 2022). There were also suggestions to hold regulators responsible, create corporate ethical training agendas, and empower compliance officers as new measures to ensure more effective control and mitigation.

Interview Analysis:

The transcription of each interview was an intelligent verbatim transcription. Upon completion of all the transcriptions, the researcher then initiated readings of each interview conducted according to manual analysis procedures in preparation for the actual analysis by hand process, focusing on words, excerpts, and paragraphs searching for relevant data, and followed by process of cross-referencing the interview data with information found in the various literature consulted and related to white-collar crime materials and theories. This process was a continual, constant comparative analysis in each reading of the transcripts. After initial readings of transcripts, the researcher conducted additional lengthy and slow-paced methodical re-reads of each transcript and performed more comparative analyses with the literature reviewed for the study. There was also an additional second effort in a literature search, seeking more or any other new relevant evidence to support and validate the initial data collection and the results of the first findings. Consequently, the first findings supported some of the information from the literature and some theories related to previous studies concerning white-collar crime, as these were also compared against the participant's data.

The analysis was a tedious and systematic process focused on extracting any word of value and excerpts from sentences for important meanings, perspectives, subtleties, and nuances in each interview. It was a thorough dissection for discovering relevant data with links to the research questions and the overall theme of the study. All these interviews were analyzed

manually and subsequently coded by hand, extracting words and excerpts, a lengthy, time-consuming task. The data underwent a process of multiple sets of manual analyses through Word Comment features and Excel color-coding for extracting codes and usable data to answer research questions and achieve some of the study goals, as detailed in the following sections. When completing each interview's first manual analysis and coding, the researcher proceeded to a second analysis and coding process using the Microsoft Word Comment features, again performing another detailed review of the interviews. Through Microsoft's Comment, the manual analysis-coding process experience was enhanced, although still labor intensive. The Microsoft process allowed and facilitated the coding and provided instant contextual feedback for reviewing and analyzing interview transcripts. After the multiple reviews of each interview transcript, transcript excerpts were visible in context, in a legible and orderly format, facilitating the analysis more expeditiously and making any subsequent re-reads available at a glance.

In a final analysis task, the researcher conducted another analysis by extracting the codes from text excerpts using Excel. The coded text excerpts were used to develop the data codes supporting the findings from the interview analysis. The Excel format was also used to color-code the transcript excerpts for association with the codes extracted from the excerpts in the document analysis used in this study. The Excel spreadsheet presented the relevant information on each interview, including dates of interviews, names of participants, page numbers for excerpts, line numbers for excerpts, the coded text excerpts, and codes in colored codes and code legend. Although these data results provided some usable information, the implications are that this information could be relevant knowledge to gaps and for new future research, as in the examples of findings related to white-collar enabler mindsets or factors impeding successful

mitigation efforts, there is still much more in-depth research necessary to answer all aspects of the white-collar phenomenon thoroughly.

Recommendations for Application:

This investigation revealed that the topic under review related to white-collar crime and, more specifically, the professional enabler; there was a unique class of criminals that work with and at the behest of organized crime, constructing frameworks to support their networks. This area of criminality has grown exponentially to the degree that it is now considered a global threat (UNODC, 2010). The white-collar enabler criminal class is undoubtedly a conundrum because these criminal types generally operate in the shadows and maintain a low public profile to maintain anonymity. However, the impact of their illicit labor is found to have considerable adverse effects on society in general. Moreover, the white-collar enabler phenomenon was found to be much more complex and difficult to unravel because a large number of modern-day criminal organizations are multi-layered and include horizontal structures, which means that these organizations are broken down into cells that, for the most part, operate independently from the other cells in the organization, and according to the specific labors of the cells.

During the initial literature reviews, the researcher examined and compared a large number of previous and existing theories related to the white-collar phenomenon, and while many provided insights applicable to white-collar enablers and organized crime relationships, no one theory was an exact fit; however, many of the crime theories presented aspects that were confirmed in the findings of the study. The first review of the white-collar phenomenon was an inquiry into the existence of possible white-collar offender profiles to confirm or dispel the profile characteristics presented in the Differential association theory (Sutherland, 1940), which

first "coined" the term white-collar crime and spoke about a particular class of criminal offender that was part of the upper strata of society. The theory also indicated that white-collar offenders would commit specialized types of crimes outside the realm of common criminality. Lastly, the theory added that the justice system often overlooked these types of offenders and would rarely prosecute many of their crimes because of their respected status in society. These specific aspects, referring to the white-collar offender characteristics, were affirmed in this study through the data extracted from the majority of the participants' interviews, where they specifically addressed many of the unique demographics listed in Sutherland's theory. As in the example specified in the comments of one of the respondents,

Respondent #1, a retired Agent of the Federal Bureau of Investigation, stated

I guess the upper class, you call them professionals, and they're treated that way by law enforcement as well, because if we ever arrest any of these guys, you know, I say arrest, they're sometimes given the summons to appear in court, yet the average Joe, the average criminal, we go breaking his door or something and arrest him there. They're treated differently from regular criminals I would say.

These characteristics were also confirmed in the review of literature sources, which also confirmed similar findings (Arnulf & Gottschalk, 2012; Blickle et al., 2006).

Concerning the existence of a profile for white-collar offenders in general, the researcher was unable to locate literature specific to the common variety of white-collar offenders, which are usually classified as thieves, fraudsters, or low-level embezzlers; however, following the line of reasoning in Differential Association, and according to Sutherland's theory, white-collar

offenders were middle-aged and above, well educated, respectable sorts, in positions of power, and generally above suspicion of involvement in criminal behaviors (Sutherland, 1940).

Interestingly, other notable scholars from Sutherland's era made parallel observations about that particular white-collar offender class. They reported that these offenders were notably different from the common delinquents. They did not consider themselves criminals but entrepreneurs or politicians and possessed an unusual demeanor, lacking moral inhibitions and an uncanny ability to neutralize their criminal behaviors. Consequently, these individuals were actually beyond the reach of the rule of law because of their social and political status (Stadler & Benson, 2012).

Another of the classical theories examined in the literature was Bandura's Social Learning theory on associative transference for comparison with Differential Association's (Sutherland, 1940) assertion on learned criminal behavior; however, the white-collar enabler's Modus Operandi did not coincide with the learned behaviors concept due to the enabler's power status (Holmes, 2017). Although classical and other theories present aspects relevant to the study of White-collar criminal enablers and organized crime, the white-collar criminal enabler is a complex phenomenon involving psychological, sociological, and organizational factors that intertwine across various theories. Thus, the literature examined numerous other theories apart from Sutherland and Bandura and the reported operant conditioning aspects of criminal behaviors. These other theories were criminological perspectives based on biological, sociological, and psychological aspects of the human condition and control-based theories providing explanations and causal factors for the criminal behaviors of white-collar delinquents.

During the initial examination of the study data, the findings pointed to offender profiles that proved very similar to the demographics described in Differential association theory

(Sutherland, 1940), which seemed astonishing because the detailed descriptions remained intact. However, a considerable amount of time had passed since the origination of the Differential association, despite the societal changes that had occurred across all those years. When the participants provided their interviews, they recounted personal stories in their own words, telling their lived experiences. According to these participants, most white-collar enablers involved in criminal relationships with an organized crime were middle-aged or above. In addition, they were reported as well educated and generally in positions of power within law firms, banking, accounting, or other professions in the financial industries that were documented in numerous organized crime investigations.

Respondent #17 a retired Federal Auditor/Investigator of white-collar and organized crime stated,

We have lawyers, accountants, and bankers since they are facilitators of white-collar crime, very useful for organized growth, due to their specialized knowledge of law and finance.

The literature review also included numerous well-known scholarly criminological theories presenting distinct theoretical perspectives on motivating factors. Many theories that integrate various aspects of white-collar crime such as the Convenience theory focus on the offender rather than the crime. As a deductive model, it posits that offenders can be identified by their reasons for committing economic crimes that are often encouraged by the opportunities and convenience or availability of the target (Gottschalk, 2020).

A criminal's motivation involves numerous variables aside from any social learning aspects that may exist. The theory explains white-collar crime by bringing together different

theories at different levels as it examines the individual, organizational, and societal levels. Convenience theory also enjoys aspects of other traditional models, such as General strain, Differential association, Anomie, Control, Rational Choice, and Neutralization, according to Chan and Gibbs (2019).

Convenience theory combines behavioral, organizational, and economic factors to help explain white-collar crime. It posits that because of opportunities, which may be environmental or situational and involve minimum risk, will, in effect, motivate an individual and facilitate the actor's criminal behavior. Therefore, the Convenience theory delves into psychological factors that may motivate or encourage the offender, including the actor's low self-control. However, although the Convenience theory provides a plausible explanation for some of the motivating factors for criminal behaviors related to white-collar, the authors recognize that the theory has its limitations as there are other possible contributing factors at play involving sociological, psychological or organizational aspects that may also influence a person's decision to become involved in criminal behavior (Gottschalk & Gunnesdal, 2018).

Another theory reviewed in this study was Neutralization because the psychological aspects of criminality have been the focus of extensive scholarly research and field research by all the primary law enforcement community organizations worldwide. The Neutralization theory was initially referred to as rationalization in deviant behavior studies. However, it is essential to differentiate between Neutralization and when each condition is present in the offender. However, it had been observed in white-collar delinquents since the inception of the Differential association theory (Sutherland, 1940) when scholars of those times became aware that the denial (Neutralization) of involvement in criminal behaviors by white-collar offenders was common (Gottschalk & Smith, 2011).

From the historical perspective, Keifer & Sloan (2009) cite Cressey's (1953) and Sykes & Matza's (1957, 2003) work on the rationalizations and neutralizations for criminal behaviors of white-collar offenders. These reported Neutralization techniques, also called "Vocabularies of Motive" or rationalizations, were apparent human psychological defense mechanisms employed by white-collar offenders of pedigree to refute indictments for criminal indiscretions to help them justify their criminal behaviors, minimize any internal moral dilemma, and alleviate a possible cognitive dissonance.

In further exploring the Neutralization theory for white-collar crimes, the study found that according to Kieffer & Sloan (2009), the works of Cressey & Coleman (2001), who posit that three critical factors are needed for a white-collar crime: opportunity, motivation, and neutralization. Criminal opportunities often arise within the organizational environment, facilitating the crime because the actor can defeat the controls. These factors can make the actor a willing participant to commit the crime, and neutralization will override the conventional norms of integrity.

When examining the neutralization methods of white-collar offenders, it is essential to learn to differentiate between the rationalizations and neutralization of the white-collar offender. Neutralization occurs before the criminal act or pre-event, and rationalization is post-event and occurs after the fact as a justification. It is vital to delve into the mindset of the white-collar offender because many of their crimes can be due to situational, or organizational factors in terms of opportunities, or negative organizational cultures, which may be complicit in the offender's criminal behavior. After all, individual white-collar offenders often oscillate between legal and illegal behaviors (Kieffer & Sloan, 2009).

Although there has been limited research on the decision-making patterns of white-collar offenders, according to Piquero et al., (2005), many Classic strain theories (Cloward & Olin, 1960; Cohen, 1955; Merton, 1938) continue to be relevant concerning many suspected causal factors related to white-collar crimes. These theories cite that crime is a result of economic strains and frustrations due to negative stimuli, which can result in criminal coping behaviors. It is important to mention that other scholars have attempted to explain white-collar crime similarly through the other classical strain theories related to aspects of goal blockage.

Some of these theorists highlighted several factors: the American cultural ethos in the American Dream and social class differences among criminals. For example, according to some of the theories, achievement of success and wealth was only available to some because the lower classes needed equal opportunities to be successful. Thus, the blockage of financial goals or other valued aspirations would create undue frustrations and strains on the members of the lower classes, which would often lead to criminal coping by the lower classes, resulting in criminal offending (Brezina, 2017).

However, there is an assumption that all or most individuals from the lower classes would commit crimes because their economic goals get blocked. Although it would appear that this premise might be based on practical goal orientation, it is essential to note that the more significant majority of marginalized lower-class individuals who also experience goal blockage do not engage in criminal behaviors. Some scholars have also argued that many criminal cases are non-utilitarian. Many strain theories follow a line of reasoning that holds that committing a crime relieves the strains and pressures and also meets the financial needs of the offender therefore, committing a crime may elevate the offender's social standing within their environment and minimize the effects of goal blockage.

Given these theoretical propositions, some have argued that these aspects of the General strain theory are most applicable to street crime and more often associated with the lower classes in society; however, many scholars have argued that the General strain theory is, in fact, relevant to explaining white-collar offending because white-collar criminals in the middle to upper classes also experience strains, frustrations and goal blockages at their levels of lifestyles which can consequently lead them to commit a crime.

Agnew et al. (2009) argued and cited previous studies by Braithwaite (1985), Messner & Rosenfeld (2001), and Passas (1997) against the assertion that strains and goal blockage only result in criminal coping for the lower social classes, adding that members of the higher social classes, much like the lower social classes also experience strains related to goal blockage resulting in the inability to achieve economic goals, leading to marked frustrations. Another point argued was that not all white-collar offenders are middle, or upper-class because the evidence suggests many of the white-collar offenders are from the lower social classes.

As an example, a study by Agnew et al. (2009) found that more than fifteen percent of white-collar offenders were unemployed or under-employed at the time of offending. In addition, some female white-collar offenders were receiving public assistance while offending during the same period, which dispels the widely held belief that all white-collar delinquents are from the middle to upper social strata.

However, for this study, the focus was on white-collar criminals classified as professional enablers who facilitate criminal activity for organized crime and who are educated professionals, financially secure, middle-aged and above, and in positions of power (Sutherland, 1940). Concerning strain theories, it is also essential to understand that strains are complex variables, which can vary depending on many life events or conditions that create strains and

frustrations. There are also reported examples in which some strains cause fear of losing something of high value, money, or status, creating negative stimuli, thus, it is essential to understand that not all strains are the same. Previous research (Agnew, 1991) suggests that certain strains may lead to certain crimes and not others, with some scholars arguing that particular strains can be domain-specific, as in the case of white-collar crime. It is also vital to understand that there are various categories of potential strains, some are compatible with a crime, while others are not, and in most cases, the strains responsible for creating criminal episodes are generally conditions that are enduring, critical, and appear unjust to the person laboring under these illogical patterns of thinking. It is suspected that most strains can often manifest in criminal behaviors, and have been associated with diverse psychosocial maladjustments within the offender's mental profile related to frustration, anger, resentment, and acute anxiety (Brezina, 2017).

The specific assignment of irrational emotions in the etiology of criminality makes the General strain theory a valuable resource and very distinct from other criminological theories. Moreover, the strain theory highlights the role of the adverse effects of strains on the thinking processes of the human mind, which have been shown to bring about altered mental states, lowering self-control and creating a certain emotional instability within the offender mindset, which can lead to their involvement in criminal activities and relieves the strains. Creates. Thus, these conditions can reinforce the offender's response to strains by committing more crimes and inducing a repetitive negative cycle (Agnew, 1992).

However, in contrast to these assertions, there appear to be some gaps because the general populace within the marginal areas also experiences the same frustrations and blockages. However, most people do not respond to these conditions by committing crimes but rather

choose alternative solutions in response or learn practical coping skills to avoid negative behaviors (Brezina, 2017).

The authors of the General strain theories have conceded that strain does not create automatic responses that are manifested in criminal behaviors but that criminal behaviors can be one of the results of strain. Nonetheless, the strain theory does benefit the study of white-collar crime by providing a better understanding of possible outcomes related to the mindset of white-collar criminals, and their motivations, among other factors that may be conducive to becoming involved in criminal behaviors (Agnew, 1992; Brezina, 2017; Cressey, 1953).

Another theory examined in exploring white-collar crime was the metamodel of white-collar criminality. This review was partly centered on the negative economic impact of white-collar crimes on society; to better assess the damage white-collar crime has on society. The Association of Certified Fraud Examiners (ACFE, 2012) prepared a report in 2012 to the nations on occupational fraud and abuse, revealing losses exceeding three trillion dollars on a global scale, which indicated that revenue losses for private business organizations were nearly five percent. However, these reported losses did not report nor include white-collar crimes related to organized crime groups, such as money laundering, or predicate crimes like arms trafficking, human trafficking, and drug trafficking, among other crimes involving organized crime (Dorminey et al., 2012).

White-collar crime is a diverse group of crimes, which can involve situational aspects, environmental conditions, or occupational factors, and there are an extensive number of crimes, many of which involve organized criminal groups, others that are independent white-collar offender groups, or individuals. The white-collar criminal class is a particular type of offender, that can operate as solo actors, or directly as advisors or consultants to organized crime, with

some of the enablers working exclusively for one organized crime group, while others are in the service of multiple and often competing crime groups (Holmes, 2017; Levi, 2020).

White-collar crime research has covered corporate malfeasance extensively, often as stand-alone corporate crime models because these situations garner the most attention through media services; however, much of the white-collar criminal activity in the corporate settings have a nexus to organized crime groups, either through rogue corporate operators or because of the corporate culture, which actively participates in illegal money laundering ventures. Although many white-collar crime theories focus on behavioral characteristics, environmental aspects, or cost/benefit as in rational choice theory (Amadae, 2021) there is a need for more research on the white-collar phenomenon to effectively counter its impact (Eaton & Korach, 2016).

In reviewing the metamodel framework, which attempts to gain new knowledge through a comprehensive model that can detect, deter, or prevent white-collar crime, this model centers on the actions necessary to commit the crime. The metamodel focuses on breaking down the mechanics of the crime, which will most, certainly influence the white-collar criminal's decision process on pursuing the criminal act. As a centerpiece of the metamodel is the fraud triangle, which, much like other theories reviewed, signals financial needs, opportunity, and rationalization for the commission of crimes. It provides insight into how the offender assesses deterrence, prevention, and detection mechanisms (Williams, 2018).

Concerning the metamodel's assessment against white-collar crimes, this model presents effective methods to counter white-collar crime through detecting threats, identifying active threats, and prevention. Therefore, the metamodel is one anti-white-collar crime model with practical utility (Dorminey et al., 2012). Overall, the theories reviewed for this study about white-collar crime individually provided good information and a better understanding of this

criminality in general and collectively brought forth many new valuable insights into the white-collar phenomenon.

Recommendations for Future Research

As this study is nearing its end, the thoughts on the overall research project bring around the underpinnings of the "why" the theme was chosen and precisely the rationale behind selecting the topic in criminology related to white-collar crime. First, the study aimed to understand white-collar criminality better and investigate the particular group of white-collar delinquents who operate as criminal enablers for organized criminal groups. Many of these white-collar offender types are generally educated professionals in their 30s or older, in the upper-income levels, working at prestigious firms or operating solo or partnerships of reputable statuses, and generally have no prior offending, which, interestingly, are characteristics used by Edwin Sutherland to describe white-collar offenders in his theory of Differential Association (1940). These types of white-collar offenders who are at the service of major criminal organizations or notorious individual criminals are often found to be associated with some of the most prominent global banking institutions, international law firms, and international accounting firms, to name a few of the executive service consulting providers anchored in many central metropolitan financial and business districts worldwide (Levi, 2020). To state the problem more concretely, white-collar criminality and the organized crime nexus are significant concerns because these criminal associations' adverse effects negatively impact most communities globally. Moreover, numerous issues extend beyond the actual actions of the enabler that not only have marked effects on persons directly involved but also negatively impact many others on the periphery and still other third parties without any personal connection (UNODC, 2010).

One of the most perplexing matters with the swift rise in the white-collar enablers' presence within the underworld is that some suspect that the wealth management of the organized crime financial portfolio by enablers is directly connected to the exponential growth of organized criminal groups (Piquero & Weisburd, 2009). Unfortunately, many observers believe that a white-collar criminal is not a priority target. Instead, their crimes are considered non-violent offenses, ranked as low-priority crimes compared with the number of violence-related crimes of higher priority. However, a critical factor, that is overlooked is that these crimes perpetrated by the white-collar enablers working for organized crime are laundering illegal proceeds of predicate offenses, which, according to the U. S. Criminal Code of Law, Title 18, Codes 1961-1968 (U.S. Department of Justice, 2008) and the United Nations Office of Drugs and Crime (UNODC, 2010) are associated with some of the most violent and brutal types of crimes perpetrated by organized crime worldwide (Levi, 2020; Wheeler & Rothman, 1982).

The government's lack of prioritization in the enforcement of criminal law violations of white-collar offenses and the U.S. Attorney's Office's dismal numbers in prosecutions of certain white-collar crimes have caused many observers to suspect that special privileges are afforded to affluent or politically connected persons or corporations. Many cases involving conspiracies between white-collar enablers and organized criminal organizations are conspicuous by their absence in the lists of white-collar crimes most prosecuted and that these types of cases are not enjoined into the list of the ten most prosecuted white-collar offenses (Trac reports, 2018; U.S. Sentencing Commission, 2018)

In addition, the U.S. Federal prosecutors frequently use the U.S. government's non-prosecution agreements (NPAs) or deferred prosecution agreements (DPAs) to formally adjudicate and dispose of many corporate white-collar cases through applicable fines and forego

the criminal prosecution and incarceration process for these particular violators. In contrast, the standard white-collar cases are regularly exposed to public exhibitions and media exposure to showcase the government's fervent efforts against white-collar violators, expeditiously adjudicating these cases and sending the violators off to serve lengthy incarceration terms in prison (Garrett, 2020).

Respondent #17, a retired Auditor/Federal Investigator stated,
Most organized crime groups likely use white-collar criminals for the growth of their criminal enterprises. That's because these groups often operate on a large scale and need financial and economic resources to maintain and expand their criminal activities. Let's remember that white-collar criminals can provide these groups with access to financial and economic resources.

The professional enablers concoct sophisticated schemes to erase the money trail and obfuscate beneficial ownership moving funds through multiple foreign banks with a final stop in tax haven jurisdictions. The gains of global transnational crimes are approximately \$4.7 trillion annually. At \$625.6 billion in value, the U.S. has one-third of the world's illegal market. However, the impact of these organized crimes is beyond the financial implications, we must consider the human misery caused to society; and crimes against humanity by white-collar professional enablers, who are just as responsible as the actors that commit the actual predicate crimes: drugs, arms, human trafficking and terrorism (U.N. Millennium Project, 2024).

The white-collar criminal enablers are responsible for the immeasurable wealth, power, territorial expansion, and exponential growth of organized criminal groups worldwide (Berghoff & Spiekermann, 2018). From the point of reference in history, there has been a considerable

change since the appearance of the first domestic organized criminal groups model in the United States; the influential groups of notoriety generally operated within the group's territorial possessions, which, for the most part, were local or, in the case of the larger groups, their operational base was regional. However, as a course of natural evolution, criminal groups have continually evolved in forms and methods of operation as a matter of survival. These groups have also consistently explored the possibilities of incorporating new technologies into their criminal endeavors. As a matter of trial, many of these criminal organizations began experimenting with new ways to better their abilities to commit some crimes while delving into new crimes made possible through new technologies incorporated into their criminal repertoire. The transition to new technologies has often kept organized crime a step ahead of law enforcement. With the adaptation of new technological advancements, organized crime groups also recognized their need to recruit specialists for their newly acquired criminal endeavors. Thus, they have consistently recruited new talent (Agnew et al., 2009).

In looking for supporting materials or literature concerning relevant data to help identify a typical *Modus Operandi* of the white-collar professional enabler involved in criminal conspiracies with organized crime groups or individuals, some findings substantiated in the literature review, governmental records published by criminal investigative agencies and respondents' statements, revealed that professional enablers operating as solo facilitators or as part of a corporate organization provide vital support for organized crime groups or individuals to launder significant amounts of illicit monies, proceeds of major predicate crimes and in the formation of legal corporate vehicles to further continuing criminal enterprises (Levi, 2020; Agnew et al., 2009). Therefore, in examining efforts to mitigate the effects of these crimes, it is critical to understand the criminogenic corporate culture. Most people find it hard to believe how

college-educated, affluent, relatively conventional persons become involved in criminal acts while employed in leadership roles in corporate white-collar jobs. In reviewing some theoretical perspectives, Sutherland's differential social organization posits that there are two empirical regularities; some types of industries are more pre-disposed for crime, and in some sectors, some corporations are less ethical and more criminally oriented than others, which consequently has also demonstrated that corporations with a lax attitude toward business ethics generally attract people without ethics. These instances create an atmosphere favorable to crime because of normative approval and a system that rewards norm compliance with attractive incentives, which helps nurture a deviant mindset where the "end justifies the means" rationalization of criminal behavior that can perpetuate the criminal cycle of "everybody else does it" (Apel & Paternoster, 2009).

Under the original criminal organizational structures before the appearance of the white-collar enablers or consultants, the assets of the criminal organizations were often seized with relative ease by authorities because there was often a clear and linear nexus between the criminal organization, their criminal associates who managed the illegal proceeds, and the organizational assets (Operti, 2018). However, the Modus Operandi of organized crime has evolved with the enlisting of the services of the white-collar professional enabler, who used the established legal corporate and financial frameworks to create sophisticated convoluted methods to obscure and channel assets and holdings into the legal money flows to thwart law enforcement's effort to connect the crime and the assets, nullifying the rule of law.

In the review of previous criminological studies referenced in this study concerning white-collar criminality, a wide range of theories focus on various facets of this particular area of crime. Although all the studies have produced valuable data, these studies are all contributing to

a piece of the enigma surrounding white-collar enablers. Thus, because of the gaps recognized by various scholars (Holmes, 2017; Malimage, 2019; Piquero & Weisburd, 2009), there is a call for the integration of theories to complete the circle as one might say the filling gaps or possibly developing new theory encompassing the contributions of previous studies. The research effort with a specific focus on professional enablers would have the benefit of substantial amounts of credible, valid, and trustworthy data from a considerable number of human sources combined with an extraordinary number of scholarly literature sources that could result in new information specific to the white-collar and organized crime phenomena (Chan & Gibbs, 2019).

This study initially conducted an overview of the white-collar phenomena. Then, a particular focus was placed on the relationships between the enablers and organized crime to assess the adverse impact on society better and explore new control and mitigation approaches because the financial instabilities resulting from these criminal conspiracies substantially and negatively impact the overall free market system, the global monetary structures, and the security factors to such a degree that the UNODC (2010) has classified these criminal organizations as threats to the security of all nations.

Numerous concerns extend beyond the actual actions of the enabler that have marked effects on persons directly involved to others on the periphery and still others without any personal involvement. These associations between the white-collar enablers and organized crime on the surface give an appearance of numerous and varied business entities working with business consultants of respectable standing within the business community or other larger associate enterprises, working within the large corporate conglomerates in the ordinary course of business (Smith, 2009; Arnulf & Gottschalk, 2012). Many of these relationships involve legal counselors, who, on the surface, appear as lawyers working with their clients in the formation of

corporate vehicles, protecting their interests, and providing advice on legal matters (Holmes, 2017).

However, the facades often do not hold up to scrutiny, and many of these relationships are found to be more in line with criminal conspiracies, where the lawyer has passed from being a legal counselor to a criminal co-conspirator. Some of the data gathered in the study seem to suggest that many of these relationships between the white-collar enablers and their lawyers, bankers, accountants, or other professional types, and organized crime very often become continuing criminal enterprises as defined by the U.S. Code of Laws as Racketeering Influenced Corrupt Organizations: USC 18, Codes 1961-1968 (U.S. Department of Justice (DOJ), 2008).

According to the U.S. Department of Justice, several factors create the criminal relationships between white-collar enablers and organized crime, which can involve grooming or compromising activities targeting the enabler by the criminal organization; however, the reason is primarily because of greed, low self-control, or criminal predisposition of the enablers (Levi, 2020). These relationships between the organized crime groups and the white-collar enabler involve a complex set of human dynamics that include aspects related to their respective organizations; many of the scenarios involve situational factors and most notably include the critical aspects of the delinquent behaviors of the white-collar offender, much as in the explanation of white-collar crime motives described in Convenience theory (Gottschalk & Gunnesdal, 2018), which cites organizational aspects, opportunities and deviant behaviors as motivating factors. The professional enabler adapts to changing scenarios, is very astute, and is a flexible opportunist who helps expand the corporate business opportunities for the criminal group employing the enabler (Holmes, 2017).

The resulting information from the data obtained in this study and the analysis revealed many vital aspects of the criminal associations between two distinct groups of criminals. Therefore, it is imperative to address some of the major issues highlighted by the new information while presenting various operational methods identified, new trends in active criminal scenarios, and patterns in this particular class of criminality. Numerous new areas involve many crimes that generate enormous amounts of illegal proceeds channeled through various tax havens, operated within systems explicitly protected by bank secrecy laws, which complicate tracking the movement of illicit funds (Taub, 2020). In the response necessary to the multitude of Modus Operandi (M.O.) scenarios from the relationships of organized crime and their white-collar enabler associates, the authorities must resort to constructing a multi-prong approach by developing comprehensive systems of checks and balances that address every M.O. identified and related to crimes borne of the criminal conspiracies between organized crime and white-collar enablers (Jaspers, 2018). Many of the responses or recommendations for research to counter these particular criminal activities would be in the development of comprehensive measures to regulate the Trust and Company services (TCSPs) industry and the Company Formation Agents (CFAs) because these two areas contain minimal controls and are subject to easy manipulation for criminal endeavors, as in the example of the creation of trusts, foundations, NGOs, limited partnerships and other legitimate business vehicles with full financial and commercial capabilities that often hide the beneficial ownership or the origins of investments (Operti, 2018).

In addition, there needs to be more knowledge concerning administrative policies, regulatory procedures, and beneficial ownership requirements, and to fill gaps in knowledge related to the criminal appropriation of the real estate industry, which is another area where

future research might be able to determine what mechanisms are necessary to control the abuses related to white-collar and organized crimes because in the real estate area is notorious for being a frequent tool for money launderers, as in the examples of the same properties being sold over and over without title transference, the falsification of regulatory documentation, overstating capital, concealing assets or obscuring beneficial ownerships (Levi, 2020; Lord et al., 2019).

Moreover, these industries mentioned above are some of the most commonly exploited for criminal purposes by organized crime and white-collar enablers and as foundations to facilitate enormous profits from crime. There are also other industries with minimal governmental oversight, which are fertile ground for criminal abuses. For example, construction companies are often used to further major crimes and launder monies on a global scale. There are countless stories of public construction projects in numerous countries worldwide, where the project is never built but the monies are gone. There are also many auto dealerships where vehicles are sold a hundred times but always stay on the lot. The restaurant or nightclub industries, where restaurants or bars with few customers generate hundreds of thousands of dollars each night, and sports teams are also money-laundering venues, as are the many entertainment industries. All these money laundering schemes and venues listed are just a few of the many that exist in organized crime. These groups of industries are just the tip of the iceberg in the white-collar repertoire of crimes involving organized crime. It is precisely because of this fact that future research into these phenomena is necessary to gain new knowledge, fill gaps in previous research, and help design more effective countermeasures to prevent, control, and mitigate the effects of these crimes. All these entities are prolific money laundering vehicles that help introduce illicit funds into the legal monetary system, flowing directly into banks to be withdrawn as clean money for the criminal enterprises to maintain their criminal cycles.

Conclusions

The preparation of this dissertation has been the experience of a lifetime and a most formidable task that was a challenge from the onset. Many previous students recounted that these endeavors were a trial for determination and commitment. Unequivocally, a most fitting description, which was personally lived, produced a combination of indescribable feelings of frustrations, fears, anxieties, uncertainties, and lastly, satisfaction and an enormous feeling of accomplishment to the dedication and maintaining positivity.

At the beginning of this study, there was an uncertain feeling about the research theme, as sometimes people often wondered if their choices were correct. However, in this case, there was a strong personal commitment because the topic of the study had a genuine meaning on a personal level, which is often referred to as a passion from the heart when believing in something. This research explores some of the more sinister and dangerous white-collar crimes that negatively impact society.

The focus of this research, which is white-collar criminals and their relationships with organized crime, is a genuine and critical threat affecting the daily lives of all people today. Some may say that the topic of white-collar criminality might be crimes without victims. However, nothing could be further from the truth because the criminal relationships between White-collar professional enablers and organized criminal groups are a highly adverse global threat that has caused much human suffering and often destabilizes market economies in many nations (UNODC, 2010).

One of the research questions concerned the impact on society in examining the white-collar crime phenomenon. Therefore, as the study started from zero, it was essential to confirm whether there was a true adverse societal impact and, if so, what types of harm and damage had

been inflicted on society. These types of crimes, as reported by scholars who developed several criminological theories, explain many critical aspects of white-collar criminality from a historical perspective because the reported harmful effects have consistently increased across many decades. Subsequently, the damages have become more devastating and significantly visible in today's society. Toward the study's conclusion, many of the findings were confirmed by the data extracted from the literature reviews and the declarations of the study's participants concerning the dangers and consequences of these particular criminal behaviors and harm to society.

Moreover, the damages that the professional white-collar enabler has consistently demonstrated acting in the service and at the behest of many organized criminal groups have severely impacted societies worldwide. These offenses have adversely affected ordinary legitimate businesses and governmental agencies, destabilized regional economies, and become threats to the national security of nations around the globe. People need to see the damages beyond the money, which extend much further, as in examples of situations that most persons do not associate with organized crime: health risks, product safety issues, wildlife survival, environmental destruction, and company failures, among others (Levenson, n.d.).

The historical perspective of these particular types of crimes goes back to when Edwin Sutherland coined the term “white-collar criminal” in his theory of Differential association in 1940. Various scholars from that era and even others in earlier eras had recorded in their studies and observations where they reported a particular class of deviant behaviors by an unusual type of delinquents never before documented. Some scholars argued that the deviant behaviors of these white-collar offenders were related to traditional capitalist endeavors and motivations, which were inherently harmful and based on greed (Bonger, 1916).

These early scholars also described the white-collar delinquent as belonging to the upper classes of society, who were educated professionals, often considered beyond reproach, and were often from respectable families of means (Hanawalt, 1975). These groups of delinquents were, in all actuality, the predecessors to the white-collar enablers of today, who, much like those from decades before, enjoy preferential treatment from the justice and political systems. Therefore, parts of this study aimed to examine the critical antecedents of white-collar offending to learn as much as possible about the crucial aspects of this particular criminality. It was also necessary to review the information reported in the investigations of renowned researchers and literature subsequently produced by scholars, who later developed criminological theories based on their findings that have provided many vital answers to help explain some of the possible causal factors for white-collar criminality. Many of the criminological theories developed in the study of white-collar criminality have been concerned with factors that involve human dynamics that are related to aspects of motivation; others have focused on social learning factors, and others were associated with environmental, organizational, and situational factors as suspected contributors to the causes of these types of deviant behaviors (Holmes, 2017).

It was essential to critically review the theories developed initially on white-collar offending and other general crime theories that address other motivating factors, cognitive allures, and additional possible external attractions as causes. White-collar crimes are an extensive list of crimes generally involving economic offenses. These can be as simple as a minor internal theft scenario committed by lower-level personnel to the more notorious and complex white-collar offenses perpetrated by the professional white-collar enablers associated with traditional organized crime, criminal entrepreneurs, or other criminal organizations. In examining specific criminological theories focusing on the white-collar professional enablers,

the Differential association theory categorized these types of offenders as members of the higher social classes, generally working in respectable occupations and often considered pillars of their communities (Sutherland, 1940). These descriptions of this group of white-collar offenders were highly accurate compared with much of the literature reviewed during this study. As in the examples of the white-collar offenders referenced in various major white-collar crimes involving many significant corporations in the more recent decades, Tyco, Health South, Enron, and the Madoff debacle, which was chronicled as the world's largest fraud, highlighting the enormous losses related to white-collar crimes (Kieffer & Sloan, 2009).

The white-collar offenders in each of these cases were well respected and admired corporate executives at the highest levels of their organizations; they were educated professionals, each with a high degree of internal power in their respective corporations. That corporate power and trust bestowed on these white-collar criminals made it easy for them to commit the crimes they did. As a follow-up for comparison of other distinct examples of professional white-collar offenders, the study results were examined and compared with the data collected according to the reported real-life experiences of the study participants. The study's participants were a group selected through purposive recruitment. It was necessary to find Subject Matter Experts (SMEs) familiar with the white-collar professional enablers and organized crime groups and the relationships between these two criminal groups. Among some of the participating SMEs, there were participants from the following professional occupations: former FBI, former criminal judges (corruption laws), criminal defense attorneys, banking compliance officers, former prosecuting attorneys, forensic auditors (banking), accountant/economist (banking consultant), and State criminal investigators.

In an analysis of the study results concerning the professional white-collar enabler profiles gathered from the literature and the results reported and identified by the participants through lived experiences were consistent with the descriptions provided in the cases cited by Kieffer and Sloan (2009) and were also consistent with Sutherland's original descriptions of these offender types. Those former and latter studies were conducted numerous decades apart and unrelated. However, the findings and conclusions were extraordinarily similar, although not presented as a generalization. Many criminological theories were reviewed for this study to gain insight into the critical factors of the professional white-collar enablers related to aspects of the enabler's mindset to find relevant information about the enabler's mental states before, during, and after criminal events. The Neutralization theory was reviewed because previous studies reported that white-collar offenders often manifested the techniques of Neutralization as methods of justification, rationalization, or avoidance of cognitive dissonance. Neutralization theory centers on the aspects of an individual's personal choices in becoming involved in criminal behaviors. Neutralization is one of the methods for alleviating any distress caused by moral dilemmas or feelings of guilt and facilitates an individual's transition into deviant behavior while at the same time also helping the actor maintain their moral or positive personal self-image (Skyes & Matza, 1957, 2003). The Neutralization theory has also somewhat extended to the theory of Rationalization (Cressey, 1953), which delves into the psychological factors related to the mental motivations or rationale for participating in moral indiscretions such as criminal behaviors. The rationalization theory posits that white-collar offender justifies their criminal behaviors under various pretexts through the rationalization process. However, the effects of neutralization are somewhat different in that neutralization lowers inhibitions to overcome any conventional norms of integrity for committing crimes, as in the examples of excuses commonly

encountered with white-collar offenders, who, when caught committing a crime, deny having done anything illegal, but rather explain it as "the way things are done around here" and "Everyone in this business does it." These two mental states came to light in the interview process of the participants, many of whom cited various personal experiences where they had made observations about rationalizations and other neutralization behaviors by criminal defendants, confirming two distinct sources on certain deviant mindsets. However, it is essential to note that the neutralization theory is generally a post-event offender mindset that alleviates moral discomfort to justify subsequent criminal behaviors but does not answer "Why" the white-collar enabler becomes involved in criminal behavior. Rationalization is a post-event frame of mind that inculcates positive reinforcement for rationalizing the offender's criminal activities. While these theories address some psychological nuances, a more complete psychoanalysis would be necessary to interpret the criminal behaviors of individual offenders (Piquero et al., 2005).

Understanding the mindset of the white-collar offender has undoubtedly been one of the more critical aspects of the study. However, it was essential to move beyond the actor's consciousness and the issues of denying the guilty mind, as cited by Stadler and Benson (2012), it is an internal defense mechanism or neutralization that helps overcome the stigma associated with arrest and prosecution. It is also a common defense strategy offenders utilize to present a case for plausible deniability. Learning about the actor's motivations, drives, choices, behaviors, and rationales was essential. These personal factors are generally shaped by various psychosocial factors, beliefs, attitudes, experiences, and other possible factors, like organizational and situational factors, which are often difficult to assess. Therefore, it was vital to explore the white-collar actor's reasons or the "Why" for engaging in criminal behaviors when, by all measures of

success, these individuals are generally found to be highly educated professionals enjoying lucrative and economically rewarding careers within prestigious firms or corporations, holding positions of trust and power. However, despite these attributes, they still became involved in severe criminal behaviors through nefarious relationships with hazardous organized criminal groups. These relationships between the white-collar enablers and organized crime are generally long-term relationships that evolve into durable continuing criminal enterprises that have become excellent generators of exorbitant amounts of illegal monies that are subsequently funneled into the legitimate banking networks and are blended with legitimate business cash flows, virtually making criminal proceeds impossible to identify. Although there has been limited research on the decision-making patterns or trends of the white-collar enablers, other theories on white-collar crime have attempted to explain the motivating mental factors and the organizational aspects related to the white-collar enablers.

Organizational or corporate crime is beyond the one “Rotten Apple” because of the organizational context. Organizational perspectives are an essential part of the explanatory theories of corporate crime. These crimes are viewed as elite crimes or crimes of the powerful, which are committed by a legal corporation, primarily for the benefit of the corporation, thus you have the “Rotten Barrel.” The Corporate culture can be rooted in a deviant system with power relations, and corporate structure conducive to illegalities at a macro-level, sidestepping compliance regulations as in the example of corporate management subverting the authority of corporate compliance personnel by ignoring Suspicious Activity Reports (SARs) filed against corporate clients suspected of illegal actions, and exploiting legal loopholes, as in withholding SARs for months after initial reporting dates. Some corporations become complicit as criminal co-conspirators in clients' crimes when they routinely have management override reported

compliance violations and continue doing business with suspect clients. There is also a micro-level of negative aspects such as greed and a narcissistic leader at the helm, who promotes a corporate culture of illegalities. In the broad spectrum of corporate crime, the company culture often dictates unspoken rules of engagement and expectations from its executive service personnel, which become standard operating procedures for employees. These corporate cultures are learned, or assimilated in the socialization process, providing perceptions, beliefs, and acceptance, and structuring the opportunities for crime. In the organizational context, company strategies often have unrealistic or unattainable economic goals coupled with employee incentives and frequently result in illegal actions to achieve the goal, thus operating under the concept of instrumental rationality as described in Rational Choice Theory (Amadae, 2021) as opposed value rationality based on ethical concepts. This highlights the stark reality that many unethical organizations are pathologically predisposed to violating the law to maximize profits. These organizations make the means available for the crime and provide motives and opportunities for the crime. Thus, this also illustrates situational aspects of these types of crimes, which facilitate the overall criminal scenario; a corporate individual in a position of trust and power and minimal oversight, corporate acceptance of illegalities, with the chance to gain substantial monetary rewards, unequivocally provides a situation of opportunity and motive. These types of criminal scenarios occur frequently in many corporations and particularly in many central banks (Van Erp, 2018).

There are other theories related to reasons a white-collar enabler or a corporation commit a crime, as in the example of the Rational choice theory, which was first introduced in the 18th century in the works of Cesare Beccaria (Allen, n.d.). The Rational choice theory has often been compared to a cost-and-benefit analysis of whether to commit a crime. It has also been referred

to as rational action theory because it presents factors relevant to the decision-making process in various areas of human dynamics. For example, in microeconomics, an economist can better understand societal behaviors based on their choices. In addition, psychologists often examine behaviors related to rational self-interest, which holds that a person's choices are generally selfish actions. In white-collar crime, when the probabilities of outcomes may present a high-risk factor, the offender's choices in most cases are often consistently rational and prudent in the scheme of things, and scenarios that imply risk are avoided (Amadae, 2021). Some proponents of Rational choice concede that while Rational choice is a factor in an actor's pre-disposition for criminal behaviors, other factors can affect an offender's decision to commit a crime, such as the aspects related to a person's low self-control or issues related to situational factors that create an internal frustration or desperation have been known to override a rational choice. Therefore, the Rational choice theory is only valid in some instances. The motivations for criminal behavior can be as varied and diverse as the crimes themselves. However, according to various participants, some theories, as in the examples of Convenience and the General theory of crime, crime is often a matter of a cost-benefit analysis on the one hand and opportunity on the other when the offender weighs low-risk, big payday and easy access to a place of crime. On this point one of the respondents stated,

Respondent #18, a retired State Deputy Chief Organized Crime Investigator stated,

Two words or less, power and greed come to mind.

In response to primary factors that motivate white-collar enablers' relationships with organized crime, the consensus among respondents were the two factors identified by respondent #18. This example is very similar to rational choice in that it centers on human logic as an internal mechanism that controls individual decisions and is a highly valid premise in that a

person's rational self-interest often guides many decisions by humans; however, it operates under the assumption that the offender's decision-making process is rational in the first place. Therefore, examining the offender's expectations and values was essential to evaluating their social exchange perspectives (Nord, 1973).

According to Agnew (1992), other theories explored in seeking answers to criminal behaviors related to the white-collar offender were several of the classic criminological strain theories of Merton (1938); Cohen, (1955); and Cloward & Olin (1960) were the foundational research. These theories were similar as they focused on the belief that most members of each social class were motivated to become involved in crime by the quest for monetary gain, a deep desire to achieve success, and a high social class. Merton's perspective was fascinating in that Merton cited the American cultural ethos of success as the impetus and motivating factor that induces criminal behavior; this assumption has proven to be valid to a certain degree because, in the American culture, it is common knowledge that success is pursued at all costs. Merton further cited that the prevalence of inequality in the U.S. created more strain on the members of the lower social classes, which was responsible for economic goal blockage resulting in criminal coping (Brezina, 2017).

These theories have been correct in part when suggesting that individuals from the lower social classes undergo the strains described in those theories, which have manifested criminal behaviors related to financial needs or goal blockage. However, there are two points to argue against this premise. First, some individuals from the marginal social classes have resorted to criminal coping due to financial needs or goal blocking. However, more significant numbers of individuals from the same lower social classes have not become involved in criminal behaviors in response to financial needs and goal blockage. The more significant majority of individuals

from the lower social classes finds alternative solutions or utilizes legal coping strategies in response to issues of goal blockage. The second point is that the reported strains are not limited to the lower social classes, as some scholars have argued that there have been many cases where individuals from the middle and upper classes also experience pressing financial needs and encounter similar conditions of goal blockage as those experienced by the lower classes, and that has resulted in criminal behaviors by individuals in the upper classes (Agnew et al., 2009).

In further review, another of the criminological theories consulted to help answer the initial research question on the points related to psychological factors that might be contributors to deviant behaviors, Gottfredson and Hirschi's (1990) General theory of crime was examined as to its reported factors for the deviant behaviors of individuals. This theory posited that white-collar and street offenders were very much alike in that both were criminally versatile and prone to deviance to the same degree, citing low self-control and opportunity as causal factors for crime. However, other scholars have contested that assertion on the degrees of criminal versatility and deviance because the statistics revealed that many white-collar offenders were markedly different from street offenders. As for low control and opportunity factors, these aspects have been reported in previous research related to crimes in general and also hold relevance as contributing factors to some white-collar crimes.

However, we must also consider relevancy of organizational and situational aspects because many white-collar offenders are in corporate occupational positions, which provide access and opportunities for crime. These two factors come together in space and time, and their corresponding economic and legal environments, including the structure and organizational culture can influence an individual's rational choices regarding any criminal opportunities. The organization is a critical situational element in white-collar offending. Therefore, these white-

collar enablers are distinct from the average street criminal in that their criminality occurs at a different stage in the life course related to causal factors, thus white-collar crime is considered punctuated and situational in certain terms (Piquero & Benson, 2004).

In a further examination of these key factors related to organizational and situational aspects of corporate crimes, it is essential to recognize that the corporate culture and socialization process is consistent with the theory of Differential association as posited by Sutherland (1940), that deviant behaviors of the white-collar criminals were learned or assimilated from corporate culture. Additionally, other theories that are found valid for causal factors of white-collar crime are related to convenience, opportunity, and a financial motive as cited by Gottschalk (2018). The organizational and situational factors in corporate crime are positive contributors to these crimes because many corporations operate under the ethos of money above all else, and consequently acquire a culture of corruption that is either focused on instrumental rationality where profits are above anything else, while other corporations may not directly encourage corporate criminal behavior but turn a blind eye to criminal activities for the sake of profits.

All these previously described particular theories were reviewed during the study seeking any possible contributing psychological or other causal factors and relevant evidence to help identify motives for criminal behaviors of white-collar professional enablers. These reviews of previous studies mentioned established a positive connection in which there were several affirmative links found within various theories, which help to answer one part of the first research question concerning psychological contributors and help interpret the mindset or culpable mental states and additional psychosocial factors, which are suspected contributors to fomenting negative deviant behaviors in the white-collar enablers.

Further review into other aspects possibly related to motivations or causal factors for the white-collar crimes also concerned the organizational factors and corporate situational issues involving White-collar enablers. The inquiry was another part of the first research question in seeking the motives or causes for white-collar crimes, which involved organizational factors or, in other instances, situational aspects that help create an environment conducive to white-collar criminality. In reviewing the organizational and situational aspects, examining the nexus to corporate environments was imperative because, from a historical perspective, corporations, companies, and banking institutions are often centers of major criminal scenarios due to corrupt corporate cultures or insider manipulations involving organized crime (Gottschalk, 2020). Corporate offenses are often considered a sub-category of white-collar crimes because of the organizational settings. Within the organizational setting, there are distinct classes of white-collar crimes. Some of these crimes involve lower-level insiders, either pre-disposed to crime or under some strain that leads to criminal behavior. There is also a class of occupational crimes, which generally involve upper-level employees; lastly, organizational crimes are corporate leadership endeavors within a corrupt company. There have been many cases where a corrupt corporate culture encourages deviant behaviors. In some organizations, the ends justify the means when pursuing company economic goals as the corporation's primary focus. The corrupt company scenarios are mostly general conspiracies where the corporate leadership is actively involved in complex and convoluted schemes designed by the corporate specialists to thwart regulators and other external reviews. These types of white-collar corporate corruption often create an atmosphere of criminal camaraderie where loyalty leads to substantial rewards and actors are obfuscated to diminish culpabilities; these particular criminal corporate schemes historically position lower-level management personnel to bear the brunt of the blame to insulate

the executive management. Interestingly, in these cases, offenders arrested and prosecuted often identify their motives purely for financial gain but also manifest neutralization techniques to maintain their good self-image (Gottschalk, 2020).

There has also been a significant number of other examples of the situational issues within organizational structures, particularly when white-collar enablers within the corporate power structure become associated with external partners and structure criminal conspiracies that generate enormous amounts of cash, which benefit the enabler's organization and the enabler personally through exorbitant fees and bonuses. These are continual criminal enterprises that launder monies, conceal flight capital, and help evade tax responsibilities; all, with the leadership's approval, are always convenient to the corporation (Henry, 2005).

These situational scenarios exhibit some of the most lucrative types of white-collar criminality regarding overall capital gains, gross revenues, flight capital, and tax evasion involving major multinational corporations, first-world banking corporate giants, and foreign investment firms. Historically, these organizations ordinarily work together with a long list of confederates, world elites, political figures, and international consortiums with dark and suspect histories in creating a financial underworld, which is, in fact, a sub-economy that has had devastating adverse effects on the economies of many of the poorer countries. These white-collar crime corporate organizations have now become synonymous with organized criminal organizations that oscillate between legitimate business operations for the ordinary customer on the one hand while also catering to organized criminal groups and independent white-collar criminals on the other. These organizations are difficult to distinguish from traditional organized crime groups because these oscillate their dealings between the traditional and the white-collar organized crime groups that exclusively cater to world elites, politicians, and other corporate

organizations. The presence of these corrupt organizations is primarily situated in “business as usual” international tax havens or in major first-world countries where the white-collar criminal groups actively seek new markets to bring into the shadow economies around the globe, creating an atmosphere of economic instability due to predatory lending involving development capital, foreign debt lending, and project funding, among others, which create a series of financial abuses that generally destabilize the overall economy and development in many regions or third world countries targeted by these sinister operations (Henry, 2005).

Therefore, the search for organizational factors with a nexus to the facilitation of white-collar criminality was also essential for this study because there was a need to determine if the organizational aspects may play a role in this type of white-collar criminality. It was also just as critical to examine situational factors, which, much like organizational factors, are suspected of facilitating these crimes within corporate settings. In attempts to provide a complete answer to the research questions, the study focus was set on looking for any information reported in previous studies on the vulnerabilities of organizational frameworks within the corporate world and whether any standard organizational internal protocols, standard operating policies, or corporate structures could be adapted to facilitate insider manipulations for criminal purposes. This review also necessitated a detailed review of situational aspects, which might likely create a vulnerable environment that might also encourage or facilitate white-collar crimes.

According to the known standard security mechanisms, most corporate organizations, including the banking industry, have formidable multi-layered protection systems, and most also have separate compliance or security departments. These departments maintain vigilance and flag any anomalies detected through audits. Other available systems also incorporated are related to internal organizational mandates concerning the information systems, or corporate personnel

is provided a set of standard operating procedures (SOP) as a secondary security mechanism; however, these countermeasures have been defeated in many ways in major cases. Most security failures and vulnerability issues within organizations are often related to insider threats. These internal threats are frequently challenging to assess and most difficult to mitigate for various reasons. Often, and in most cases of internal criminality, the crimes were generally continual over time and were eventually discovered through a fluke or the offender's mistake (Simpson et al., 2013).

It is general knowledge that persons within many organizations in positions of trust and power can, with minimum effort, override the internal protection systems to facilitate many criminal activities that security mechanisms would otherwise flag. These scenarios have a high incidence rate and are historically common within numerous large banking conglomerates. This type of scenario is a highly familiar situation, which places the enabler in the most advantageous position to carry out long-term continuing criminal enterprises with minimal risk and exposure, as they are challenging to detect and particularly to defend against because the security mechanisms are easily defeated by an insider (Tatone, 2020).

Based on the various literature reviews and information secured from statements through the interviews of participants' personal stories and from the subsequent analysis of the data, it seems apparent that organizational and situational factors can also be considered contributors to motives in white-collar crimes in general and those associated with organized criminal groups (Wheeler & Rothman, 1982; Wikstrom, 2019), thus, this information provided a positive answer to the last part of the initial research question.

However, it is also important to mention that defining the organized crime group is particularly relevant because, from the information gathered from both the literature and the participant

contributions of information relayed in lived experiences, many of the organized crime groups are not all the traditional organized crime groups, but rather a significant number of groups involve purely professional white-collar enablers, others are groups of world elites or political groups, and yet others are multinational corporate groups (Jaspers, 2018).

According to Participant #8, a former prosecutor, and now Criminal defense attorney stated, *The trend is toward increasing its presence also in developing countries, in Latin America, South America, and Central America, that is the trend, to expand.*

Major global organized crime groups and independent groups are constantly expanding into new areas of criminality because diversification in criminality and territorial expansion are priorities for all groups. All these groups mentioned are somewhat distinct in particular characteristics and demographics in one respect; however, all of these groups are without distinction in terms of their criminal behaviors and the negative and harmful impacts they inflict on societies worldwide, which is why the United Nations has declared the groups as threats to the national security of all nations (UNODC, 2010; Smith, 2009; Jaspers, 2018).

In the overall review of the white-collar and organized crime relationships, this study has provided plausible answers to the three primary research questions, and at this stage, the respondent contributions (highlighted in chapters 4 & 5) proved to be invaluable for confirming and supporting plausible explanations related to the offender mindset; feelings of power, greed factors, and neutralizations and rationalizations, among others, which were suspected of motivating the white-collar enabler's criminal behaviors, as presented in numerous criminological theories (Rational choice, Amadae2021; Convenience theory, Gottschalk &

Gunnesdal, 2018; Opportunity theory, Felson & Clarke, 1998; and Neutralization theory, Sykes & Matza, 1957). In further reviews of the theories, other literature, and participants' contributions, the organizational and situational aspects and related factors have also been found to support the beliefs that both organizations and situations can be key factors for the facilitation of criminal behaviors of the white-collar enablers. To the remaining question related to controls and frameworks for mitigating the effects of white-collar crime, the study uncovered various viable solutions to effectively mitigate the effects of this specific type of white-collar criminality. These are expressed below in the following paragraphs, highlighting various workable new solutions for controlling these crimes (Snyder, 2017).

To the matter of the overall evaluation of this study, it is essential to mention the unique contribution made by this investigation into the world of white-collar enablers and their relationships with organized crime groups. This study while specifically focused on the operational conspiratorial frameworks, that host white-collar and organized crime's criminal scenarios, found the depth of these white-collar and organized crime affairs of collusion, which will serve as useful data to further active and future new research.

This research has also highlighted the extent to which these criminal scenarios have corrupted vital and traditional financial infrastructures with destabilizing effects, damaging market economies and impacting society adversely, which can help in the development of methods to combat these criminal alliances. Additionally, the study discovered that the extent of the adverse impact on society extends considerably beyond the monetary losses; although these are over \$1 trillion annually (UNODC, 2010), other losses involve damages to the environment, healthcare, wildlife, and government agencies, or NGOs, among others. Because of these

research findings, these areas of vulnerability identified can be protected against these particular crimes.

However, there are still other white-collar crimes, which historically, have involved the most egregious offenses that are in the banking industry. Thus, among the mitigation recommendations, some are for restructuring existing mitigation systems and others are new and novel approaches from this research's findings concerned with methods to mitigate, control, and prevent some of these crimes from occurring, Pavlo (2016); Post (2022).

As to the recommendations:

1. The appointment of independent board directors without conflicts of interest is highly important because many of the criminal scenarios are initiated in a conspiratorial process involving friendships, misguided company loyalties, or corrupt corporate cultures. A new director with no previous ties, commitments, or debts to the company is less likely to corrupt.
2. Appointment of Independent Audit committees without conflicts of interest, this situation is much like the independent director example, the independent audit committees can operate free of undue, or corrupting influences to carry out proper examinations of standard operating procedures, and also suspect transactions.
3. Hiring more Women on boards, hiring women on boards just makes sense because generally corporate boards are traditionally all male, which elevates the bonding and camaraderie which has often led to a culture of corruption related to overconfidence. Therefore, women on boards not only bring diversity but also help engender an atmosphere of respect and integrity, together with new perspectives.

4. Mandatory Institutional Ethics Training, Corporate continuing education, when it exists, is generally online and attends to safeguards dealing with corporate exposure to liabilities in internal and external matters. Therefore, actual in-class ethics training is more effective in reducing internal integrity issues.
5. Accountability Mechanisms for Regulators, there must be accountability from the regulatory agency officials as some failures in control and mitigation systems have been attributed to lax enforcement, regulator inattention, or total absence from duties.

Beyond the list of novel approaches, the first order would be restructuring the Financial Crimes Enforcement Network (FinCEN). This organization is the enforcement arm of the U.S. Treasury responsible for monitoring and regulating policies and laws related to "Dirty Money." However, unfortunately, the agency is severely understaffed, overworked, and underfunded and needs a data center with the latest technology. The FinCEN is responsible for oversight and control of the corporate world that technically houses the most extensive white-collar organized crime networks, which also sustain most of the significant traditional criminal organizations, among other groups with links to world terrorism, and this agency is minimally supported and funded.

As if these issues were not enough, the agency also has to contend with a belligerent private financial industry, which has been most uncooperative to compliance matters and found culpable of many willful infractions for which these institutions are issued monetary fines. Most of these institutions also routinely continue to support clients involved in criminal activities, often related to organized crime and even terrorism issues, despite receiving warnings from FinCEN because these institutions are not held accountable (Hudson & Hallman, 2021).

Additional impediments to successful control and regulation as previously mentioned have been the ineffective prosecution of these types of cases by the government. These issues present a significant challenge to policing the financial industry (TRAC reports, 2018; U.S. Sentencing Commission, 2018).

Moreover, the control of these types of crimes is the most difficult in light of an enforcement framework, which is debilitated due to political agendas. However, some recommendations presented in this study could be an effective form of control through the application of internal and external mitigation systems that are fully actuated and compliance units are empowered and granted the proper authority to work independently. There are also administrative and passive mitigation recommendations associated with corrective actions that can ensure the enforcement of regulatory violations, making it advantageous for compelling financial institutions to expeditiously terminate relationships with clients involved in criminal activities and ensure verification through direct government reporting systems. It is also vital to perform onsite audits, as it has been common practice for corporate offenders to maintain relationships with suspect clients off the books without an entry into the institution's data systems (Tatone, 2020).

Moreover, recommendations on the external mitigation mechanisms related to regulatory and criminal enforcement agencies must be allocated better resources, workforce, and empowered to become effective in the mission to control the impact on society inflicted by the criminal relationships between professional white-collar enablers and organized crime because the present enforcement methods using fines levied against these corporate offenders, which have in some cases exceeded one billion dollars has not had much effect on these white-collar criminal scenarios (Hudson, 2013).

It is unequivocal that future research endeavors could remedy the limitations and gaps of knowledge in many pre-existing theories, through the recommendations of many noted scholars who have called this issue to the forefront in a call for integrated theories on white-collar crime. For example, some scholars suggest combining two or more pre-existing theories with commonalities to develop a greater comprehensiveness for providing broader coverage of white-collar crime, given the number of distinct crimes and offender types (Coleman, 1987). Other scholars have brought forth recommendations for integration through various methods: End-to-end (Sequential) integration, Side-by-side (Parallel) integration, or Up-and-down (Deductive) integration (Chan & Gibbs, 2019). The two recommendations are highly commendable because more research is necessary. These proposals for theory integration have considerable merit, as all these previous theories have etched a piece of the portrait, therefore, integrating them would be a highly rational and logical step forward for new research (Coleman, 1987; Chan & Gibbs, 2019).

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Appendix

UREC Decision, Version 2.0 **Student's Name:** John Salazar

Student's ID: R18024494316

Supervisor's Name: Dr. Michael Nwankpa

Program of Study: UU-DOC-900-3-ZM

Offer ID /Group ID: 032293G34636

Dissertation Stage: DS3

Research Project Title: White-collar Criminals and Organized Crime in America:

Defining the Relationship and the Impact on Society

Comments: informed consent – please remove the participant's name from part 2. Research tools: Include a section dedicated to demographics. Demographics are always important during descriptive and not only analysis of the results. Ask for the actual age and number of years in the organization, and the number of years the company is in operation, not the range, as this will allow for more detailed statistical analysis later.

Comment: How will you achieve triangulation of data?

....

Decision*: B. Provisionally approved with comments for minor revision

Date: 10-May-22

*Provisional approval is provided at the Dissertation Stage 1, whereas the final approval is provided at the Dissertation Stage 3. The student is allowed to proceed to data collection following the final approval.