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RUB JACOB

CRIMINOLOGICAL ASPECTS OF REDUCTION OF WHITE-COLLAR CRIMINALITY IN MOLDOVA AND ISRAEL: CRIMINAL BEHAVIOR APPROACH

SPECIALTY - 554.02 CRIMINOLOGY

Thesis of Doctor of Philosophy in Law

Scientific adviser: _____ **GÎRLA Lilia**
PhD in law, Docent

Author: _____

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ANNOTATION

RUB Jacob, "Criminological Aspects of Reduction of White-Collar Criminality in Moldova and Israel: Criminal Behavior Approach", Ph.D. Thesis, Criminal Law Department, Moldova State University, Kishinev, 2017

Structure of the thesis: Introduction; 4 chapters; general conclusions and recommendations; bibliography of 400 titles; 170 text pages. The obtained results are published in the 13 scientific papers.

Key-words: *white-collar criminality; white-collar crime; white-collar offender; corporate crime; fraud; intuitive decision; Irrational choice theory; Rational choice theory; psychology of fraud; personality coefficient; personality of white-collar offender; risk-taking; risk-averting.*

The domain of study*:* of the present research is appraisal and explanation of the offender's personality and his decision-making process by means of an economical Irrational Choice Theory utility as a new method of white-collar crimes' reducing Criminology.

The purpose of Ph.D. consists in reconsideration of the white-collar criminality phenomenon reducing approach, by means of an economic theory able to explain and to appraise the personality of the white-collar offender and his decision-making process, as well as in reconceptualization of a method for forecasting on the stage of the hiring process of a potential offender by means of pre-employment tests as an integral part of the process of prevention and counteracting of the white-collar criminality phenomenon in the Penal Politics of the Republic of Moldova and the State of Israel.

The objectives: to demonstrate the relevance of the Irrational Choice Theory in the explanation of white-collar criminality by means of identifying the intensity of intuitive decision' influence and personal characteristics of an offender over the perpetration of white-collar crime, as the basic explanatory theory of the criminal misbehavior; to carry out wide-scale statistical researches, sociological and psychological interviews in the scientific domain of white-collar criminality research in order to ensure the empirical part of the research etc.

The scientific novelty of research and originality of the obtained results. The present scientific research constitutes one of the first systematic studies in the field of criminological science of the Republic of Moldova and the State of Israel, which is dedicated to the most disputable questions of white-collar criminality reduction by means of implementation of the newest concept of Irrational Choice Theory as the most relevant dogmatic approach in prediction and explanation of white-collar offender's behavior.

The main scientific problem solved consists in demonstration of the Irrational Choice Theory utility in the mainstream criminology that is considered to be the fundamental one in explanation of the criminal misbehavior of the white-collar offender, which has induced to the creation of an innovative algorithm of pre-employment tests based on revealing of the causal relationship between specific personality traits and predisposition to risk of white-collar crime in future, in order to be used as a valid and authentic method of white-collar criminality prognosis and reduction.

The theoretical importance and practical value of the research is expressed in: systematization of the scientific approaches concerning the phenomenon of white-collar criminality; accretion of a consistent theoretical and empirical basis in order to construct and to develop an innovative criminological approach in the domain of prevention and counteracting of the white-collar criminality phenomenon; elucidation of the newest perspectives of the criminological science evolution in the sphere of prevention of white-collar criminality etc.

The implementation of the scientific results refers to the elaboration of the scientific publications as a guideline for the professors, students, master degree and doctorate students; contribution to the improvement of the syllabus and curriculum in the matter of criminology concerning the research of white-collar criminality phenomenon. The scientific results are already applied in some private organizations from Israel (See: *Letter of Nisko Ardan Group Recommendation Implementing Research Findings Successfully by Itzhak Nitzan*) and will be transferred to the Israeli Government for the further implementation.

ADNOTARE

RUB Jacob, „Aspecte criminologice privind reducerea criminalității gulerelor albe în Moldova și în Israel: abordarea comportamentului criminal”, teză de doctor în drept la Specialitatea 554.02 – Criminologie, Chișinău, 2017.

Teza cuprinde: Introducere, 4 capitole, concluzii generale și recomandări, bibliografia din 400 titluri, 170 pagini text de bază. Rezultate obținute sunt publicate în 13 lucrări științifice.

Cuvintele-cheie: criminalitatea gulerelor albe; crima gulerelor albe; criminalul din categoria gulerelor albe; crimă corporativă; fraudă; decizie intuitivă; Teoria alegerii irațională; Teoria alegerii raționale; psihologia fraudei; coeficientul personalității; personalitatea criminalului din categoria gulerelor albe; asumarea riscului; evitarea riscului.

Domeniul de studiu îl constituie evaluarea și examinarea personalității infractorului și a procesului de luare de către acesta a deciziilor prin intermediul Teoriei economice privind utilitatea Alegerii Irațională, privită ca o metodă criminologică nouă de reducere a criminalității gulerelor albe.

Scopul tezei de doctorat constă în reconsiderarea conceptului de reducere a fenomenului criminalității gulerelor albe prin prisma teoriei economice apte să explice și să evalueze personalitatea infractorului din categoria gulerelor albe și procesul de luare a deciziilor de către acesta, precum și în reconceptualizarea metodei de prognozare la etapa efectuării testelor de pre-angajare în câmpul muncii, ca parte integrantă a procesului de prevenire și combatere a fenomenului criminalității gulerelor albe în politica penală a Republicii Moldova și a statului Israel.

Obiectivele: a demonstra importanța Teoriei alegerii irațională în explicarea criminalității gulerelor albe prin identificarea impactului deciziei intuitive și a caracteristicilor personale ale infractorului asupra săvârșirii crimei gulerelor albe, privite ca teorie fundamentală în explicarea comportamentului criminal etc.

Noutatea ştiinţifică şi originalitatea rezultatelor obţinute. Această cercetare științifică este una dintre primele studii sistemice în domeniul științei criminologice din Republica Moldova și a statului Israel consacrată celor mai discutabile aspecte ale reducerii criminalității gulerelor albe prin implementarea unui concept novator al Teoriei alegerii irațională impusă ca cea mai consistentă abordare în prognozarea și explicarea comportamentului deviant al unor reprzentanți ai gulerelor albe.

Problema ştiinţifică de importanţă majoră rezolvată constă în demonstrarea utilității Teoriei alegerii irațională în criminologia modernă, care se impune a fi una fundamentală în explicarea comportamentului deviant al gulerelor albe, ceea ce a condus la elaborarea unui algoritm novator al testelor de pre-selecție bazate pe evidențierea legăturii cauzale dintre trăsăturile specifice ale personalității și propensiunea spre riscul de comitere pe viitor a crimelor gulerelor albe, în vederea utilizării ulterioare în calitate de metodă validă și autentică de prognozare și reducere a criminalității gulerelor albe.

Importanța teoretică și valoarea aplicativă a lucrării își găsesc exprimare în sistematizarea abordărilor științifice referitoare la fenomenul criminalității gulerelor albe; în acumularea unei baze teoretice și empirice consistente în scopul de a elabora o abordare criminologică inovațională în domeniul de prevenire și combatere a fenomenului criminalității gulerelor albe, precum și în elucidarea celor mai novatoare perspective în evoluția științei criminologice în domeniul prevenirii criminalității gulerelor albe.

Implementarea rezultatelor științifice. Acestea sunt de o utilitate incontestabilă în procesul de elaborare a unor publicații științifice și ghiduri pentru profesori, studenți, masteranzi și doctoranzi; ele își vor găsi aplicare la îmbunătățirea planului de studii și a curriculumului în materia criminologiei, în special în ce privește studierea fenomenului criminalității gulerelor albe. Rezultatele științifice sunt deja implementate în unele organizații din sectorul privat al Israelului (a se vedea: *Scrisoarea privind confirmarea implementării cu succes a rezultatelor obținute și recomandarea Dlui Itzhak Nitzan*), iar pentru implementarea lor în sectorul public acestea vor fi vor transmise Guvernului statului Israel.

АННОТАЦИЯ

РУБ Яков, «Криминологические аспекты снижения беловоротничковой преступности в Молдове и в Израиле: изучение криминального поведения», Диссертация на соискание ученой степени доктора права, Специальность 554.02 - Криминология, Кишинев, 2017

Диссертация содержит: Введение, 4 главы, общие выводы и рекомендации, библиография из 400 наименований, 170 страницы основного текста. Полученные результаты опубликованы в 13 научных работах.

Ключевые слова: беловоротничковая преступность; беловоротничковое преступление; беловоротничковый преступник; корпоративное преступление; мошенничество; интуитивное решение; Теория иррационального выбора; Теория рационального выбора; психология мошенничества; коэффициент личности; личность беловоротничкового преступника; принятие риска; предотвращение риска.

Область исследования состоит в оценке и рассмотрении личности преступника посредством экономической Теории иррационального выбора в процессе принятия им решений, будучи новым научным направлением в рамках снижения беловоротничковой преступности.

Цель исследования состоит в пересмотре научного подхода по снижению феномена беловоротничковой преступности посредством экономической теории, способной объяснить и оценить процесс принятия преступником решений, а также в реконцептуализации методики криминологического прогнозирования на этапе проведения тестов по пре-селекции сотрудников во время трудоустройства, являющихся частью процесса предупреждения и борьбы с феноменом беловоротничковой преступности в уголовной политике Республики Молдова и государства Израиль.

Задачи исследования: доказать значимость Теории иррационального выбора в генезисе беловоротничковой преступности посредством идентификации влияния, оказываемого интуитивным решением и личностных характеристик лица, совершающего беловоротничковое преступление, как фундаментальной теории в объяснении преступного поведения и т.д.

Научная новизна и оригинальность полученных результатов. Настоящее научное исследование являет собой одно из первых системных учений в криминологической науке Республики Молдова и государства Израиль, посвященных наиболее спорным вопросам снижения беловоротничковой преступности посредством внедрения инновационной концепции Теории иррационального выбора, являющейся самой последовательной в прогнозировании и объяснении поведения беловоротничковых преступников.

Значимая научная проблема, решенная в рамках диссертации, состоит в доказывании полезности Теории иррационального выбора в современной криминологии, претендующей на основную в объяснении девиантного поведения беловоротничкового преступника, вследствие чего был разработан инновационный алгоритм тестирования потенциальных сотрудников при трудоустройстве, состоящий в выявлении причинной связи между специфическими чертами личности и склонностью к риску совершения им беловоротничковых преступлений в будущем, призванный служить методом прогнозирования беловоротничковой преступности и ее снижения.

Теоретическая значимость и практическая применяемость результатов исследования выражается в систематизации научных подходов применительно к феномену беловоротничковой преступности; создание значимой теоретической и эмпирической базы в целях разработки инновационного криминологического подхода в области предупреждения и борьбы с беловоротничковой преступностью, а также выявление новых перспектив развития криминологической науки в области предупреждения беловоротничковой преступности.

Апробация результатов диссертационного исследования. Они могут быть использованы при разработке научных публикаций. Также могут способствовать улучшению учебного плана и программы курса криминологии, в частности в рамках изучения феномена беловоротничковой преступности. Научные результаты уже внедрены в некоторые организации частного сектора государства *Израиль (См.: Подтверждающее письмо об успешном внедрении результатов и рекомендация Господина Ицхака Ницана),* а для имплементации указанных результатов в публичном секторе материалы исследования будут переданы Правительству Израиля.

LIST OF ABBREVIATIONS

ACFE	– Association of Certified Fraud Examiners
Ag	– Agreeableness
BFI	– The Big Five Inventory
BFQ	– Big Five Questionnaire
BIS-11	– The Barratt Impulsiveness Scale
Co	– Consciousness
C.R.I.M.E.	– Crime Reduction Integrated Model Evaluating
DF	– Degrees of Freedom
EU	– European Union
Ex	– Extraversion
FFM	– Five Factor Model
LCSF	– Lifestyle Criminality Screening Form
MC-SDS	– The Marlow-Crown Social Desirability Scale
MTABS	– The Multidimensional Type a Behaviour Scale
Ne	– Neuroticism
NIS	– New Israeli Shekel
Op	– Openness
PAI	– Personality Assessment Inventory
PC	– Personality Coefficient
PICTS	– Psychological Inventory of Criminal Thinking Styles
PPI-R	– Psychopathic Personality Inventory-Revised
P(t)	– is the probability to commit a white-collar offence corroborated to the values detected in the personality traits evaluated by the Big-Five Personality Traits Test
P values	– calculated probability
RM	– Republic of Moldova
SD3	– The Short Dark Triad
STD	– Standard
WCC	– White-collar criminality

INTRODUCTION

Relevance of the researched topic. The relevance of current study stems from a need to deal with the widespread and grave phenomenon of white-collar criminality. The study will be performed from the standpoint of criminal behavior approach in such a manner as to obtain the best results in order to elaborate and to implement a new and original algorithm of white-collar criminality reducing in the Republic of Moldova and in the State of Israel.

The purpose of any white-collar crime is to obtain illegal profits – money does matter. In general, these are malpractices for financial gain. Such crimes can have place in a public sector, as well as in a private one. Indeed, practically there is no occupation which is immune from white-collar crime. This category of the offenders is cloaked in an aura of respectability. According to our findings – *only about two percent of white-collar crimes are exposed.*

From a criminal's perspective, *white-collar crime approaches the perfect crime:* it reaps substantial rewards, there is an excellent chance of getting away with it, and rarely does an offender have to confront the victim or a horrible crime scene. As a result, the offender usually does not experience any guilt or remorse.

White-collar crime is *"the continuation of business with other means."* It is a well-known and widespread phenomenon that impacts brand value and reputation, goodwill, and profitability of many organizations. White-collar crime is not victimless. It affects all parts of society, from big businesses to vulnerable individuals. Sometimes in fraud or corruption cases there are no identifiable victims. In contrast with the power of the white-collar criminals is the weakness of their victims. Citizens in general rate being victimized by white-collar crime more frequently and seriously than street crime and this is especially the case among elderly people and women.

The social dangerousness as well as the specific type of the white-collar crimes can be explained by the following reasons: 1) the unique, primary characteristic of white-collar criminality is that the media does not report these crimes in full and in detail as they report about street crimes; 2) in these offences, the victims are occasionally unaware that they have been deceived; 3) most of people also do not possess of the financial knowledge to understand these crimes; 4) white-collar criminality does not fit the stereotype of a real criminal despite the immense scope of the sums; 5) there is a diffusion of victims; 6) in many cases, it is not possible to understand/identify the damage as it is divided by a large number of victims; 7) the criminals do not consider themselves as such; 8) they would not deny performing the action, but they would deny that it is an offence; 9) they deny any sense of guilt, therefore, shame is not a

significant criterion in prevention of white-collar crimes as well as punishment; 10) usually the criminal would take risks and realize his criminality out of anticipation of the attendant profit.

Achievements of criminology in the sphere of explanation of criminal personality constitute the core in analysis, prediction and prevention of the phenomenon of white-collar criminality. Legal knowledge itself is not a sufficient basis to assess the risk of business partners engaging in white-collar crime. The criminal behavior approach in criminology (science about how to understand, explain and predict human behavior in criminal activity) comes to compensate the field of study concerning the phenomenon of white-collar criminality. This domain of criminology deals with how clearly and precisely an offender formulates his concepts and makes own decisions during committing of a crime, how carefully and systematically he makes his choice to perpetrate a crime, and how rigorously the reasons from existing information to criminal conclusions.

The object of the present research is appraisal and explanation of the offender's personality and his decision-making process by means of an economical Irrational Choice Theory utility as a new method of white-collar crimes' reducing Criminology.

The purpose and the objectives of the research. *The purpose* of the present research consists in reconsideration of the white-collar criminality phenomenon reducing approach, by means of an economic theory able to explain and to appraise the personality of the white-collar offender and his decision-making process, as well as in reconceptualization of a method for forecasting on the stage of the hiring process of a potential offender by means of pre-employment tests as an integral part of the process of prevention and counteracting of the white-collar criminality phenomenon in the Penal Politics of the Republic of Moldova and the State of Israel.

Objectives which are elaborated in accordance with the purpose are following: *to analyze* the scientific background of multidisciplinary nature (Criminology; Economics; Sociology; Psychology; Criminal law) in the realm of modern criminological explanations concerning the phenomenon of white-collar criminality in the Republic of Moldova and Israel in order to obtain necessary and sufficient conclusions regarding the behavioral peculiarities of the white-collar offender; *to research* the phenomenon of white-collar criminality, its concept, nature and basic forms; *to find* a relevant explanation of causes and favorable conditions of white-collar crimes perpetration on macro- and micro-level; *to construct* the portrait of a white-collar offender and to suggest a profound and valid criminological analysis of its personality; *to analyze* the modern judicial practice of white-collar crimes which are more spread in the Republic of Moldova and Israel; *to demonstrate the relevance of the* Irrational Choice Theory in the explanation of white-

collar criminality by means of identifying the intensity of intuitive decision' influence and personal characteristics of an offender over the perpetration of white-collar crime, as the basic explanatory theory of the criminal misbehavior; *to make a correlation* between Rational Choice Theory and Irrational Choice Theory which are most relevant concepts in criminology that explain the criminal misbehavior of the white-collar offender; *to carry out* wide-scale statistical researches, sociological and psychological interviews in the scientific domain of white-collar criminality research in order to ensure the empirical part of the research; to demonstrate the relevance of pre-employment methods of forecasting based on Irrational Choice Theory; to validate the relevance of the *„personality coefficient"* of the potential offender, where the likelihood of success in perpetrating a white-collar crime will be calculated in the base of the Irrational Choice Theory; *to recommend* methodology for the earlier reducing of white-collar criminality at workplace which consists in the scale of pre-employment test valid for hiring process justifiable not only from economical and sociological standpoint, but also from criminological point of view in the process of white-collar criminality prevention etc.

Methodology of the scientific research. The present scientific criminological research is based on studying of the science of Criminology as the basic approach, as well as accompanied with the most relevant conclusions from Psychology, Psychiatry, Economy, and Sociology. There are performed several empirical surveys for the purpose of validation of the original scientific concept:

1. The criminological survey based on questionnaire concerning the transparency process of tender's organizing and management in the public sector in the State of Israel (the origin country of the author) has been selected as the place of research (there have been researched 25 public organizations), by means of which there have been formulated several useful conclusions concerning prevention of white-collar criminality and improvement of Israeli legislation and legal practice;

2. The sociological survey based on sociological interviews, psychological experiments and criminological analysis performed in the Republic of Moldova and State of Israel. *Demonstration of the significant influence of personality traits upon the phenomenon of workplace behavior expressed in the perpetrating of white-collar crime.* The total number of persons who have taken part in the examination – *318 of persons.*

3. Two criminological surveys performed on the base of the judicial practice by means of which there have been achieved the original criminological findings concerning the phenomenon of white-collar criminality, in general, and the personality of the white-collar offender, in particular:

- *A selected criminological survey on the base of the most recent (2013-2016 (first six months)) criminal decisions edited in the perimeter of the Supreme Court of Justice of the Republic of Moldova;*
- *A double empirical survey of criminal sentences* since 2005 till 2014, as well as analyzing of criminal verdicts from the judicial practice of the State of Israel since 1997 till the first half of 2016 year (5792 of 15 types of criminal sentences edited for white-collar offences).

Methods of research selected by the author are the following: logics (analysis and synthesis); historical and systematical method; method of legal knowledge (dogmatic); sociological method; statistical method; experimental; interview; supervision, as well as the comparative method.

Scientific newness of study and originality of the obtained results. The present scientific research constitutes one of the first systematic studies in the field of criminological science of the Republic of Moldova and the State of Israel, which is dedicated to the most disputable questions of white-collar criminality reduction by means of creation of the newest concept of Irrational Choice Theory as the most relevant for explanation of the behavior of white-collar offenders.

The innovative character of our findings can be expressed in the fact that for the first time implements absolutely new outcomes substantiated in the criminological art, as the following:

1. This study promotes the Irrational theory in decision-making process during a white-collar crime perpetrating. There is demonstrated the correlation between the impact of intuitive decision and personality characteristics, from one side, and the perpetration of a white-collar crime by a certain offender, from another side. The decision to perpetrate a white-collar crime is an irrational one, it is based on intuition rather than on rational choice.

2. There is demonstrated an assumption of stable preferences of the white-collar offender which means that the past personality social experience (including job experience) constitutes the core of the future white-collar misbehavior of this person – *decisions made in the past, impact the decision-making process in the present.*

3. The risk of white-collar crime is a result of both personality and environmental or situational variables which have a great impact upon its perpetration, but their influence is not the same, in our opinion the situational fact will be the basic one: *even if a person has a propensity to commit a white-collar crime the situational conditions could discourage people from committing it and vice-versa.*

4. On the base of Irrational Theory postulations and for the purpose of white-collar criminality reduction there is elaborated the *"personality coefficient"* necessary to be applied inside the original form of pre-employment test, which is suggested to be a valid method and an adequate mechanism of forecasting of white-collar criminality phenomenon. Advanced analytics of the personality coefficient will contribute to the prediction in identifying propensity and patterns indicative of white-collar crime risk that are not easy discernible.

The main scientific problem solved consists in demonstration of the Irrational Choice Theory utility in the mainstream criminology that is considered to be the fundamental one in explanation of the criminal misbehavior of the white-collar offender, which has induced to the creation of an innovative algorithm of pre-employment tests based on revealing of the causal relationship between specific personality traits and predisposition to risk of white-collar crime in future, in order to be used as a valid and authentic method of white-collar criminality prognosis and reduction.

The basic standpoints of the doctorate thesis which form the object of scientific research are the following:

- White-collar crime is and umbrella concept which is often used to describe a host of criminal behaviors, which involves three necessary elements: the special occupational status of the offender; abuse of that special occupational status; the causal relationship between that special occupational status and the fraudulent misbehavior expressed in its abuse;
- White-collar offenders are highly persistent and goal-oriented, they were found to be more outgoing, calculating, and controlling in social interactions. According to a golden criminological rule, confirmed by our empirical findings, white-collar crimes are often crimes of the late-middle aged. They tend to be married and this means that there are responsibilities for family care before, during, and after conviction. White-collar offenders show a higher level of socioeconomic status in terms of prestige, income, and education than the general public, and they are relatively immune in front of law and privileged. Such criminals are the exceptional type of criminals in comparison with other categories by their high education. Persons convicted of white-collar crimes are often *serial offenders,* while the affirmation that they do not display criminal history is imposed to be an erroneous belief – they simply are not caught at relevant time.
- Greed is not the criminal reason of white-collar offender, but *fear of losing his current status* and *the failure of reaching occupational goals,* female offenders are considered to be an exception of this rule because they are mainly motivated by *family reasons*, and there is typically *a non-financial pressure* and *a need-based justification.*

- The risk of fraud is a product of both personality and environmental or situational variables. Likelihood of fraud perpetrating cannot be ignored or submitted, such likelihood must be recognized as a set of risks which must be managed in a special way simultaneously with other commercial risks and potentially negative events. As individuals move from one environment to another, the probability of fraud behaviour also changes.
- Due to our empirical findings for the Republic of Moldova and the State of Israel, we have denied the standard assumption of criminology according to which individuals who commit white-collar crimes are rational decision-makers who expect gain from criminal activity. We have proved that not all white-collar crimes can be categorized as a manifestation of rational behavior, consequently, the characteristics of white-collar criminality are compatible to a model of *Rational decision-making* to a very limited degree and it would be correct to study an *Intuitive decision-making model* that is also based on rationality but only in some strictly limits.
- Some specific psychological traits display the crucial role in differentiating a non-criminal from a criminal offender, determining the criminal misbehavior of the person. The main characteristics of white-collar criminals are *hedonism* and *narcissism* as compared to other white-collar individuals. Personality traits have an impact both over the intuitive as well as over the analytic decision-making process. Different combinations of traits can lead to very different outcomes and behaviors. There are *"dangerous combinations"* of personality traits which determine the perpetration of a white-collar crime. We have demonstrated that offenders accept an analytical decision when a decision is simple and conscious and they have examined it before; however, they make an intuitive decision when the decision is complex, quick and unconscious.

The scientific background of the research is constituted from the criminological, psychological, psychiatric, sociological and economic scholarship, including scientific researches of the most famous authors from the Republic of Moldova, the State of Israel and other countries (United States of America; Great Britain; Germany; Romania; Russian Federation; Ukraine). We have done our best to select only the most recent scientific sources, the last being dated even by 2015 and 2016 years of edition. The absolute majority of the bibliographical sources are edited especially in last decade (2005-2015). According to our point of view, this aspect undoubtedly demonstrates the newest character of our scientific findings. Generating some initial thoughts those bibliographical issues have created a substantive, necessary and, in our opinion, sufficient scientific background of our research in the matter of Criminology.

The legal and empirical basis of the research constitutes the penal legislation of the Republic of Moldova and the State of Israel in the matter of prevention and counteracting of white-collar criminality phenomenon; selected criminal records examined by the judicial instances from the Republic of Moldova and the State of Israel in the matter of white-collar crimes; the sociological interviews and psychological tests of the convicted persons, as well as of the control groups.

The theoretical importance of the research: systematization of the scientific approaches concerning the phenomenon of white-collar criminality; accretion of a consistent theoretical and empirical basis in order to construct and to develop an innovative criminological approach in the domain of prevention and counteracting of the white-collar criminality phenomenon; elucidation of the newest perspectives of the criminological science evolution in the sphere of prevention of white-collar criminality; elaboration of the most progressive and valid methods of white-collar criminality phenomenon reduction (decreasing).

The empirical validity of the research can be expressed in the following standpoints: 1) interpretation of some notions and concepts linked to the phenomenon of white-collar criminality is useful for its prevention, as well as for the forward development of the scientific concepts; 2) implementation of the most progressive and valid methods of white-collar criminality phenomenon reduction (decreasing); 3) opinions and ideas expressed in the realm of the present research are imposed to be useful for the process of teaching of Criminology in the realm of legal professionals training.

Implementation of the scientific results refers to the elaboration of the scientific publications as a guideline for the professors, students, master degree and doctorate students; contribution to the improvement of the syllabus and curriculum in the matter of criminology concerning the research of white-collar criminality phenomenon.

Approving the results. The basic standpoints and conclusions of the thesis have been exposing in the realm of 13 scientific publications. Also, they formed the subject matter of the debates on the Criminal Law Department meetings of the Moldova State University during the 2012-2016 years. At the same time, some of the ideas which constitute the scientific result of the author have been promoted during the following conferences: National Scientific Conference with International Participation *"Integration by means of research and innovation"* (Chisinau, 10-11 November, 2014, Moldova State University) and Anniversary International Scientific Conference *"The role of science and education from the Republic of Moldova in the implementation of the Association Treaty to the European Union"* (Chisinau, 05 February, 2015, University „Constantin Stere").

Publications on the topic of PhD. 13 publications.

Volume and structure of the thesis: introduction; basic text of 170 pages in the 4 Chapters; general conclusions and recommendations; bibliography of 400 titles; compliance regulation and curriculum vitae of the author.

In the realm of **Chapter 1** ***"Scientific Background In The Research Field of White-Collar Criminality Reduction"***, there have been discussed several questions: *1.1. Scientific background in the research field of white-collar criminality reduction in the Israeli and foreign literature; 1.2. Scientific background in the research field of white-collar criminality reduction in the Republic of Moldova.* There has been selected only the most recent scientific sources, the last being dated even by 2015 and 2016 years of edition. The newest bibliographical issues have created a substantive, necessary and sufficient scientific background of the criminological research. Even if abroad in this scientific domain the situation is a progressive one, then in the field of science of the Republic of Moldova there is detected a very modest content of the scientific background in the domain of reduction of white-collar criminality. As a result of a meticulous theoretical analysis there have been proved that several aspects of prevention and fight against of white-collar crimes have not been even outlined.

A great amount of theories identify personality characteristics that may influence white-collar offender behaviour: *the rational choice approach in Economics*; *the concept of individualism in Sociology; the concept of behavioural self-control in Criminology; the concept of narcissism in Psychiatry; the concept of hedonism in Psychology.* Central to these theories are concepts such as *opportunity*; *trust; core competence*. Owing to progressive foreign literature there have been formulated the definition of white-collar crime, a*s an intentional, profit-driven, non-violent, illegal act (action or omission), prohibited by Criminal law, expressed in illegal financial acts, deceitful or dishonest business, deceitful practices or abuses of state power, committed by a corporate entity or an individual who is using his occupational status, special knowledge or technical competences for illegal financial gain, which has provoked harm (damages, losses, feeling of distrust etc.) or has created a real risk of harm occurrence in public or private sector*. There is a substantial literature abroad on the prediction of dishonesty, but instruments are imprecise and still generate a number of errors, people who appear to be at risk of offending but who are in fact unlikely to commit the crime. Abroad, quite a few studies were dedicated to the field of white-collar offences in criminological and rational aspects and form an aspect of decision-making of a white-collar criminal. If the critical thinking is the key standpoint of the Rational Choice Theory, then intuition is considered to be the core of irrational decisions, the author believes that decisions to perpetrate a white-collar crime are adopted especially under conditions of

uncertainty, where it is difficult to foresee the consequences or outcomes of events with precision. In the light of the Prospect Theory concerning the white-collar criminality explanation, *if one option is better on at least one aspect, and at least as good on all other aspects, it will be preferred to lesser options.*

In order to prove the authenticity of the Irrational Theory in criminology, there are performed successfully several profound empirical surveys in Moldova and Israel, as a result, therreis formulated a conclusion that *decisions made in the past, impact the decision-making process in the present* – there is an assumption of stable preferences. There have been formulated the basic research question is how to deal with and how to create a new, inventive and resourceful attitude to limit the potential white-collar offenders, in general, and tender crimes, in particular, in the public and private sectors of the Republic of Moldova and the State of Israel, this can be presented into two levels: *macro aspect* – to identify the potential perpetrators before the working during the pre-employment casting; *micro aspect* – to prevent the desire or the propensity to perpetrate a white-collar crime.

In the realm of **Chapter 2 "*The phenomenon of white-collar criminality in Moldova and Israel"*** there are included several questions as the following: *2.1. The concept of White-collar crime; 2.2. The portrait of the white-collar offender and his criminal motivation; 2.3. The phenomenon of white-collar criminality structure, dynamics and state: empirical findings for Moldova and Israel.* White-collar crime and fraud are similar but not the same. Any form of white-collar crime possesses elements of fraud (dishonesty, deception, concealment) but not every fraud is white-collar. The offence-based definition of white-collar crime, which is originated on the means of crime commission, is seemed to be partially invalid because if it will be accepted in a whole, then the white-collar crime will be identical to the concept of fraud. But in reality, it isn't. The inherent feature of any white-collar crime besides the fraudulent method of the criminal's misbehavior, are considered to be the following three necessary elements: 1) the special occupational status of the offender; 2) abuse of that special occupational status; 3) the causal relationship between that special occupational status and the fraudulent misbehaviour expressed in its abuse. Lack of those elements will transform the white-collar crime into the ordinary fraud when anyone can commit it.

The current study maintains that white-collar crimes are perpetrated through Intuitive (Irrational) decision-making by an offender, as a result the macro reason to describe the profile of a white-collar criminal and his motivation to commit a crime and to a deviant behaviour, lies in the biological-psychological-social chain originated in the fact that a man is basically evil. *Such*

criminological explanations and hypothesis displayed above, must be verified and confirmed by the empirical findings.

There are performed two surveys on the base of the judicial practice by means of which there have been achieved the original criminological findings concerning the phenomenon of white-collar criminality, in general, and the personality of the white-collar offender. Based on the foregoing empirical analysis the author observed that *the golden age of white-collar criminality is the age of 40.* As a result, older offenders (> 40 years old) are met in 62,96% of general number of the persons under the charge (47). While in public sector the medium age is lesser (<40 years old in 66,67%). The author assumes that it is linked with the specific character of the job which is executed by the defendant. Often white-collar women offenders are more engaged in private sector, rather than in public sector.

In ***the Republic of Moldova*** *in the public sector* the offender often is a young man who is selected for the job in law enforcement authorities of the State, whose salary is very little, and who commits acts of corruption in connection with his profession. Frequently, such acts of corruption are associated with abuse or excess of power. At the same time, a classic profile of a white-collar offender *in private sector* is significantly different: often it is a person older than 40 years old, with great experience in management and finances, with good material situation, who commits grievous criminal offences in the sphere of embezzlements by abuse of trust associated with forgery in official documents. Indeed, they can be called white-collar criminals. Among them acts of corruption are met rarely.

For ***the State of Israel,*** based on the foregoing empirical analysis, the author demonstrated that the average age of white-collar criminality is the age of 40. Adult person age is between 18-40 years. Old and older persons above 40 years old till 67 years old (retirement). So the average age of white-collar offenders is about 40 years old. The prevalence of the persons engaged in the white-collar criminal activity in the state of Israel is observed in persons older than 40, while 65,48% of persons are adults (<40) and 34,62% are older persons. The specific character of the job is an important factor. White-collar female offenders are 9,46% of the total number of white-collar offenders. Therefore, *on the base of the original analysis of the Israeli judicial practice data the author has obtained the classic profile of a white-collar offender, it is a person about minimum 40 years old, with experience in management, who commits crime offence in the sphere of 15 types of white collar offences by abuse of trust against the companies.*

The following conclusions seemed to be crucial at defining portrait of white-collar offender: 1) personality traits have been found to play a key role in deviant behaviour of fraud, they should not be interpreted as the cause of crime, but they may serve as a risk factor for crime to occur; the

main characteristics of white-collar criminals are *hedonism* and *narcissism* as compared to other white-collar individuals – a prevalent characteristic of criminal narcissistic leaders is *their tendency to surround themselves with organizational conformists who are accomplices to the fraud crime;* 2) white-collar offenders show *a higher level of socioeconomic status* in terms of prestige, income, and education than the general public, white-collar crimes are often, but not always, crimes of the *late-middle aged*, they tend to be married and this means that there are responsibilities for family care before, during, and after conviction; 3) some of the criminal thinking patterns that offenders display include but are not limited to: *rationalizations; entitlement* (attitude of privilege to resources regardless of the harm to others); *sentimentality* (doing good deeds to make up for bad acts); *power orientation* (displays of aggression to control or manipulate persons or situations); *a disregard for rules, norms, and social boundaries*, female offenders are considered to be an exception of this rule because they are mainly motivated by *family reasons*, and there is typically *a non-financial pressure* and *a need-based justification*; 4) all over the world in different judicial systems there exists a custom to concern good character, good education or lack of economic need to mitigate rational, premeditated and profit-seeking crimes: *the absence of a record is seen as a distinctive difference between traditional criminals and white-collar criminals*, they often are *serial offenders* no differently that non-white-collar offenders who display a criminal history throughout their lives; 5) the assumption according to which *white-collar criminals are not people who are threatening the lives of others* is erroneous: the author concludes that white-collar criminals are not people who are threatening the lives of others, but there are two exceptions: a) intentional violent crimes committed in order to prevent disclosure of white-collar crime or in order to facilitate its commission; b) cases arisen from a defective management which consists in failure to consider the potential harmful consequences of workplace – criminally negligent job policies.

In the realm of the **Chapter 3** ***"Irrational Theory in explanation and reducing of white-collar criminality in Moldova and Israel"*** are included the following questions: *3.1. Weight of Irrational Theory in demonstration of white-collar offenders' criminal thinking: theoretical explanation for Moldova and Israel; 3.2. Validity of Irrational Theory in demonstration of white-collar offenders' criminal thinking: empirical findings for Moldova and Israel.* There have been solved a scientific problem, through the creation of new ways and methods for development of new results by identifying and demonstrating the connection between intuitive decision determined by the personal traits of the offender, from one side, and perpetrating of the white-collar crime, from another side. The author formulated the assumption is that the characteristics of white-collar criminality are compatible to a model of Rational decision-making to a very limited degree and it would be correct to study an Intuitive (Irrational) Decision-making model. In the realm of this

scientific research the author decided to verify the viability and reliability of the Big Five Test of personality traits in order to demonstrate the reasonability of criminological findings in the process of reduction of white-collar crimes. The empirical survey was performed with participants from both of countries (the Republic of Moldova and the State of Israel). The basic purpose has been consisted form the demonstration of the significant influence of personality traits upon the phenomenon of workplace behaviour expressed in the perpetrating of white-collar crime.

The model elaborated by the author is directed to reduction (decrease) of white-collar criminality was based on several hypothesizes: 1) there is a correlation between the criminal reason (motive) of the crime, from one side, and deterrence to perpetration of an offence, from another side; as well as between the level of rationality of the perpetrating of an offence and the capital accumulated as a consequence of the criminal thinking; 2) there is a correlation between Big-Five Personality Traits (Extroversion, Consciousness, Agreeableness, Openness and Neuroticism) and decision-making process in white-collar crime; 3) significant differences shall be found to prove the Irrational Decision Theory as the main criminological theory in white-collar criminality explanation, between the five research populations of Moldova and Israel, from one side, and the level of risk they are ready to take upon themselves with perpetration of a white-collar crime, from another side; 4) there is demonstrated a significant correlation between the Big-Five personality traits, from one side, and the high level of risk-taking which leads to the perpetration of the white-collar crime, from another side.

In the limits of the **Chapter 4** ***"Reducing the phenomenon of white-collar criminality in Moldova and Israel"*** there are included the following questions: *4.1. Reducing the phenomenon of white-collar criminality by means of Pentagram Model for the penal politics of the Republic of Moldova and the State of Israel; 4.2. Reducing the phenomenon white-collar criminality by means of pre-employment testing in the Penal Politics in Moldova and Israel: theoretical explanation and empirical findings.*

The author's scientific contribution to the reducing of white-collar criminality can be expressed in *the Pentagram Model*. It can be recognized as the most comprehensive and wide-ranging representation of the relevant methods of white-collar criminality reducing. The model innovates, as it can create a clear and simple picture of perception and practice of a potential white-collar offender. The model includes the following components: *macro-level component* includes examination of the way a potential white-collar offender makes intuitive decision to commit a crime under risk and uncertainty conditions; *micro-level component* includes complementary actions of the organization originated in the position holders themselves in order to reduce or prevent impulses and lack of control to commit a crime.

It is opportunistic to perform the pre-employment testing in order to forecast, a consequently to reduce white-collar criminality by means of the Irrational Theory. In current study, an effort has been made to examine the effect of creative and innovative strategy that would be calculated within a balance of decisions of a potential white-collar offender even prior to the perpetration of the offence and would supply a response to issues such as: *why and how the personality traits affect the way of making decisions of a white-collar offender?* According to the author's point of view, organizations must put the accent on *the basic personal characteristics of the candidate* and *his level of social adaptation* which ought to be the principal criteria instead of verification of elementary technical skills which can be studied effortlessly. ***The propensity to commit white-collar can be added to the testing criteria***. Unfortunately, it is very difficult to determine which employees will commit white-collar crimes. However, personality tests could flag certain characteristics and alert hiring personnel as to areas to monitor with increased supervision.

There are taken some real steps for reduction of white-collar crimes by means of their prognosis, especially by elaboration of *a new form of a pre-employment test by* a Scale of Personality Traits of the person who applies for positions of trust. The Scale was built in the base of *the formula of probability of white-collar perpetration which is conditioned by the personal characteristic features of the offender*.

The absolutely original technique to reduce white-collar crimes during the hiring process can be entitled as the method of *"personality coefficient"* as an exceptional model of pre-employment test based on the last achievements of criminology and psychology, as well as confirmed by the innovative investigations, as the valid method of white-collar criminality reduction in the Penal politics of the Republic of Moldova and the State of Israel.

This test has been verified empirically and its results are capable to be valid and authentic . In such a manner, the best way to prevent white-collar crime inside the workplace is to prevent infiltrating of the potential white-collar criminals inside the organization.

Key-words: *white-collar criminality; white-collar crime; white-collar offender; intuitive decision; Irrational choice theory; Rational choice theory; psychology of fraud; personality coefficient; personality of white-collar offender; risk-taking; risk-averting; Pentagram model.*

1. SCIENTIFIC BACKGROUND IN THE RESEARCH FIELD OF WHITE-COLLAR CRIMINALITY REDUCTION

1.1. Scientific background in the research field of white-collar criminality reduction in the Israeli and foreign literature

The scientific background of our doctorate research is built on the most recent and significant results of modern Criminology. With the purpose of it we began to select necessary issues and to construct the original concept only due to a meticulous search of relevant bibliographical background.

Our academic exploration of the phenomenon of white-collar criminality is performed through out the focus of the modern criminal behavior data in criminology. Unfortunately, we have to declare that this issue is explored only partially. Indeed, this was the basic reason, why we have chosen this topic for our investigation. That is why, even if the scientific background is prevalently criminological, additionally we have based our research on the last findings of modern Psychology, Psychiatry, Sociology, Economics and Law. Attempting to create a more holistic picture of white-collar crime and its offenders, we strongly believe that Criminology needs some comprehensive explanations from Psychology and Psychiatry. In our opinion, *the core of rationalization is hidden in the behavioral explanations of the criminologists.* It is evident that *the micro-level approach based on psychological outcomes is the prevalent one* [317, p. 3-18].

We have dealt with a lot of scientific sources of the most famous authors from the modern ***Criminology:*** R. Agnew; T. Alalehto; J.S. Applegate; G. Blickle; E.G. Bystrova; M.E. Correia; H. Croall; G. Duffield; A. Freiberg; G. Geis; F.S. Perri; H.N. Pontell; L.L. Ragatz; L.M. Sallinger; S. Shapiro; S. Simpson; E.H. Sutherland; P.W. Tappan; D. Weisburd; T. Amza; A.-A. Leția; M. Pantea; D.-Iu. Ștefan (Radu); E.Iu. Antonova; Iu.M. Antonean; A.M. Garmash; Ya. Gylynskiy; A.I. Dolgova; E.I. Elfymova; Sh.I. Epykeyev; S.M. Inshakov; V.V. Luneyev; V.D. Malkov; A.H. Musaghalyev; S.L. Nudely; N.N. Pyvovarova; E.A. Turovetz; R.K. Shaymullyn; R.V. Cherkasov etc. *(United States of America, Great Britain, Israel, Germany, Spain, Italy, India, Pakistan, Sri Lanka; Romania; Russian Federation; Ukraine).*

The most outstanding studies from other sciences belong to the authors from ***Psychology*** (E. Aizikovitsh-Udi; M. Ardelt; P. Babiak; A.R. Camilleri; P. Costa; L.R. Goldberg; D. Kahneman; V. Lieberman; R. McCrae; N.L. Piquero; A.N. Djumagheldynov; R.M. Shamyonov); ***Psychiatry*** (St.D. Benning; H. Cleckley; N.G. Poythress; J.V. Ray; T.A. Kharavayeva; M.V. Khorkyna; A.A. Yashykhyna); ***Sociology*** (Ed.F. Bogatta; W. Chambliss; M.B. Clinard;

E. Durkheim; Yu.V. Latov; R.C. Hollinger); ***Economy:*** T. Barnett; C. Hoeckel; R.A. Posner; Y. Vardi. Furthermore, in order to improve our study and to extend the scientific focus of the present research we have used several issues from ***Law*** (H.C. Black; M.S. Akhtambekhov; R.L. Akhmedshyn; M.Y. Gheshelyn; S.V. Izosymov, S.M. Prokhophyeva; A.E. Sharykhyn), and ***Statistics*** (M. Tavakol; N.M. Webb).

Before we will demonstrate the utility and reasonability of the Irrational Theory in explanation of white-collar criminality, we decided to make a detailed analysis of the whole spectrum of criminological theories which are focused on explanation of this phenomenon. So, we will do our best to explain the phenomenon of white-collar criminality in mainstream criminology by *macro-* and *micro-level theories* adopted in the modern science of criminology.

Most importantly, the famous criminologist, J. Coleman, is an advocate for including *micro-* (pertaining to individuals) and *macro-* (pertaining to organizations) level factors for a more complete understanding of white-collar crime [272, p. 210]. The approach established in macro-level theories of white-collar crimes usually occurs from *motivation* toward *opportunity*. Economic, social, and legal factors can contribute to the facilitation of white-collar crime by corporations.

The etiology of white-collar criminality originates from the persons who are empowered to adopt normative acts, as well as from the persons who must put them in life [78, p. 5]. In our opinion, those persons create intentional legislative gaps, which constitute a form of invitation to perpetrate crimes. Often legislation in itself by its insufficient clarity creates possibilities to fraudulent activity. As a result, we can conclude that *together with the persons who commit white-collar crimes a tremendous contribution to the phenomenon of white-collar criminality belongs to the legislator.* Only a person who is unprepared in the professional domain, or other persons who have specific corruptive interests or maybe political interests of a dominant party, create favorable conditions and real possibilities for fraud during the law-making process [78, p.5]. From the very beginning we have to remember that such a person is suspicious from a moral point of view. Such a person constitutes by himself a criminogenic factor that facilitates the perpetration of white-collar crimes.

According to the ***Economic Theory of Crime*** (K. Calavita, H.N. Ponten, R.H. Tillman, N. Fligstein, A. Roehrkasse), *if the rationally expected utility of the action clearly outweighs the expected disadvantages resulting from the action thus leaving some net material advantage, then every person will commit the offence in question*. One of the many suppositions of this theory is that *people generally strive for enjoyment and the fulfillment of wishes for material goods* [3, p. 28; 272, p. 232-233]. The proliferation of finance capitalism has created *new opportunities for*

white-collar crime, as the amount that can be reaped from financial fraud is limited only by one's imagination [101, p. 3-4].

Nevertheless, *economic theories of markets and firms* [139] largely fail to explain the existence of fraud in the recent financial crisis, but there are some scientific results which also show how predominant sociological theories of financial crime [315].

The Sociological Theory of white-collar crime postulates that managers who commit economic offences live in a social culture, in which a very high value is placed on material success and individual wealth. Like all social problems, crime problems are socially constructed interpretations of ***danger*** and ***risk*** [244, p. 204; 145, p. 160-171].

Structural theories of white-collar crime place a heavy reliance on the organization as a unit of analysis. All corporations have similar interests when in fact some may even work against the predominant capitalist interests. If economic pressures from a capitalist society, are the major driving force for white-collar crime among organizations, such as the unequal distribution of power in the market sector, then all (or most) corporations that have the means should engage in white-collar crime.

Robert K. Merton's Anomie Theory suggested in 1968 can be utilized as a guiding framework when understanding white-collar crime at the aggregate level. The classical sociological notion of *Anomie* has long been a conceptual tool to understand the relationship between social structure, culture and deviant behavior. Central to different versions of Anomie Theory is *the premise that humans are normative beings*. People act and think on the basis of commonly shared definitions and traditions [239, p. 90-92; 78, p. 729].

Utilizing a corporate-level approach and facets of Merton's concept of anomie, ***Organizational Theories (S. Messner, R. Rosenfeld)*** view the corporation as a dominant force in facilitating white-collar crime. It is not solely corporate individuals who are deviant, but the corporation as well. There are four core values outlined by S. Messner and R. Rosenfeld in 1994, which include: 1) achievement; 2) individualism; 3) universalism; 4) materialism [76, p. 732].

Another set of theories that have demonstrated applicability and understanding white-collar crime are ***Conflict Theories*** which examine how crime results from the biased nature of law coupled with the elitist power that enacts these laws. The nature of a capitalist society promotes ideas that are egoistic as well as competitive that can lead to criminal responses [211, p. 8-10]. E.G. Bystrova and P. Gottschalk are emphasizing: "*Hence, even as governments are excited to sanction corporate criminals with more vigor, they are at the same time implicated in the creation of corporate criminals"* [100, p. 4-5].

Social Conflict Theory suggests that the professional powerful and wealthy represent the elite and ruling class in society [100, p. 3]. The superrich can exploit their own wealth that they created as owners of corporations as long as they do not hurt other shareholders. Employees have no right to object. It is no crime to take out values from own enterprises and build private mansions for the money. This is no crime by the owners [100, p. 3].

Conflict theorists see inequality based on differences in wealth, status, ideas, and religious beliefs. Not only do capitalist societies generate vast inequalities of wealth, but also those who own the wealth, who control large corporations and financial and commercial institutions, influence those who have political power to get the laws they want [100, p. 4]. One of the most significant methodological problems of the modern white-collar crime concept "sound" is a mismatch of theoretical developments, legal (normative) consolidation and practice of law in relation to combating such crimes [374, p. 192].

Taking into consideration all above mentioned, we appreciate the evidence presented by ***a macro-level assessment*** of white-collar crime provides some insights into the occurrence of these acts, but it is equally clear that not all corporations collapse under capitalist pressures and commit criminal acts, specifically white-collar offenses. Nevertheless, in order to understand why some individuals within a capitalistic culture engage in white-collar crime, while others do not, we must be focused on ***micro-level theories*** to account for these *individual-level differences* [359, p. 79-80]. While macro-level assessments are important in understanding the context in which white-collar crime can occur, examinations at the individual level can lead to a more comprehensive understanding of white-collar occurrences. So, being adepts of micro-level theories which explain the white-collar criminal behavior, step by step we will represent several basic theories and the ground from where the Irrational Theory is originated.

The first one, in our opinion, is ***The General Strain Theory*** argues that strains or stressors increase the likelihood of negative emotions like *anger* and *frustration*. These emotions create pressure for corrective action, and crime is one possible response [1, p. 4]. Crime may be a method for reducing strain (e.g., stealing the money you desire), seeking revenge, or alleviating negative emotions [1, p. 319].

The individual difference approach (a person's behavior can best be predicted by measuring his or her personality traits, values, motives, abilities, and affect because such elements are both stable and are reflected in behavior) [320, p. 96-107]. *The situational approach* (a person's behavior can best be predicted by assessing the characteristics of his or her situation) [106, p. 339]. This has two implications for understanding fraud risk: it means that individuals will vary in their propensity to commit fraud even when they are subject to similar

environmental pressures; it means that situations will vary in their impact on individuals according to the inherent risk factors at any given time [201, p. 8].

In 1992 ***Agnew's General Stain Theory*** specifically assessed psychological reactions to negative aspects present in one's life. The key point of *General Stain Theory* is that it is not inherently tied to economic strain, but rather the failure to achieve positively valued goals, removal of positive stimuli, and *the presence of negative stimuli* that can produce anger [1, p. 319-320; 201, p. 4-10]. The application of General Strain Theory to white-collar crime offending has not been extensively examined. As individuals move from one environment to another, the probability of fraud behaviour also changes. There are likely to be situational conditions that would discourage all but the most incorrigible people from committing fraud. Conversely, there are situations that encourage fraud to the point that even the average person is at risk of engaging in it [131; 58, p. 2].

In 2003 there have been formulated *A General Theory of Profit-Driven Crime* and proposed a typology that shifts the focus from actors to actions by distinguishing between *market crime*, *predatory crime*, and *commercial crime* [58, p. 2]. The Theory of Profit-Driven Crime suggests that financial crimes are opportunity driven, where executives and managers identify opportunities for illegal gain.

Social Learning Theory assumes that *criminal behavior is learned in the same way as conforming behaviors, with the only difference being the weight of the social influences for a particular behavior*. The key concepts of the theory are differential association, definitions, differential reinforcement, and imitation [239, p. 94-95; 161, p. 17].

In criminological science there have been already found that the prototypical high-socioeconomic-status offenders, such as today's chief executive officers and chief financial officers, can be explained by the application of *Psychological Trait Theory* [240, p. 71-88; 241, p. 331-350]. The main idea of this hypothesis is that most personality traits and characteristics are already encoded into our everyday [223, p. 16]. According to this approach, *people differ in the amount of value they place on material things and the enjoyment of life.* People for whom material things and enjoyment generally possess a high value are called ***hedonists*** [81, p. 222]. Living in a culture in which a very high value is placed on material success and individual wealth can serve as one cause of strong hedonism. White-collar criminals displayed a greater tendency towards *irresponsibility, a disregard for rules, high risk-taking,* and *unreliability* [81, p. 223-224]. As shown by recent contributions of neurobiology, people don't label their own actions as *"committing crimes"*, but seek to employ their understanding of business where the risk of being fined is just one of many imperfect regulations of business conduct [58, p. 2].

The central thesis of this ***school*** is that a certain organization of the personality, developed entirely apart from criminal culture, will certainly or probably result in criminal behavior regardless of social situations; criminal behavior is a necessary or almost necessary expression of the personality; criminal patterns are said to be omnipresent for selection by a person with this organization of the personality [162, p. 39]. *Psychological Trait theory* may be especially applicable to those who hold some of the highest positions in corporate organizations, who influence corporate culture, and who, at times, are considered visionaries in their respective industries.

This theory is based on the last scientific results of psychiatry and psychology. So, in ***psychiatry*** the behavior of white-collar criminals is observed in terms of *narcissistic fantasies of omnipotence* [81, p. 223]. The lack of behavioral self-control in the subclinical sphere is also a feature of a psychological construct called *psychopathy*. There is demonstrated the negative synergy that develops when criminal thinking traits combine with the psychological traits of narcissism and psychopathy to create risk factors for white-collar offending [241, p. 333; 62, p. 174-193; 245, p. 288-297].

According to this theory, economic criminals are typically narcissistic, implying that they are omnipotent and tend to identify them-selves with both the wealth and power of their company as well as achieving success at any price. *As a result, white-collar offenders differ from matched non-offenders in neuro-cognition, psychophysiology, and brain structure.* Such findings provide compelling insights into individual cases.

The following theory is ***Theory of Self-Control*** as presented by M. Gottfredson and T. Hirschi in 1990 begins with the assumption that *all humans are hedonistic and want immediate gratification* [211, p. 10-12]. Those individuals with low self-control are more likely to engage in criminal or deviant behaviors. In our opinion, the Theory of Self-Control is one of the basic in explanation of rational and irrational (intuitive) approaches in the realm of explanation of the behavior of a white-collar offender. In such a manner, ***self-control*** has been used as a distinct personality trait by many criminologists as an explanation of white-collar as well as common crimes. People who lack self-control will tend to be *impulsive, insensitive, physical (as opposed to mental), risk-taking, short sighted, and non-verbal and they will tend therefore to engage in criminal and analogous acts.*

M.Gottfredson and T. Hirschi suggest that *all individuals are born with low self-control*. They specifically point to three factors that represent good parenting, and that can lead to the acquisition of self-control. Those factors are: 1) monitoring and supervision; 2) recognition of antisocial behavior; 3) and fair and consistent punishment for misbehavior [211, p. 10-12]. We

have found in the criminological literature that ***the lack of self-control*** is often linked to *Narcissism* and *Psychopathy*. There have been stated that *individuals who exhibit criminality display impulsiveness and virtually no acknowledgement of the long-term consequences of antisocial behavior*. Low self-control is not the product of training, tutelage, culture, or positive learning of any sort, but of the failure to learn to control one's naturally occurring impulses as a child. As a result, one of the basic premises of the General Theory of Crime is that *parenting leads to the establishment of self-control* [68, p. 170-171]. The white-collar offender has been found to not fit the pattern of a low self-control offender, there have been studies that suggest *white-collar offenders display hedonistic tendencies as well as lower levels of self-control* [81, p. 220-233; 281, p. 231-278].

We consider that *white-collar crime individuals with high self-control engage in corporate offending for fear they will lose their financial status and see illegal financial gain as a way out.*

The following micro-level theory which is strongly linked to the concept of Irrational Theory in criminology is considered to be the ***Routine Activity Theory.*** This theory prompts interaction between white-collar offenders and their victims. In order for a white-collar crime to occur, the *opportunity* to engage in such acts must be present [74, p. 4-19]. Opportunity coupled with the calculation of costs and benefits can motivate a corporate manager to engage in white-collar acts. *Routine Activities Theory* is comprised of three conditions that must be met in order for crime to occur, which include: a target, a motivated offender, and lack of capable guardians [131; 174, p. 213-215; 136; 163, p. 15-28]. For white-collar crime to take place there are three conditions to fulfill: 1) the presence of white-collar offenders; 2) the presence of victims; 3) the presence of an occupational or organizational setting that prompts contact between the offender and the victim [163, p. 15-28; 4, p. 17].

The essence of "control" is another factor that has been assessed among white-collar crime offenders, specifically ***Control Balance Theory*** [127, p. 261-272; 298]. This theory contends that there is a *"control balance ratio"* that dictates crime as well as deviance. Deviance or criminal behavior arises when there is *a surplus of control* or *a lack of control*: control surplus (occurs when the amount of control an individual is subject to is less than the amount of control exerted by that individual); a lack of control, also referred to as a control deficit, results when the amount of control exercised by an individual is less than the amount of control he or she is subject to.

The following groups of criminological theories which are considered to be opposite to the Irrational theory, are ***Rational Choice Theories.*** They combine elements of classical theory and economic theory to explain criminal behavior. From a classical perspective, *humans are*

considered inherently rational and hedonistic beings who logically calculate the potential costs and benefits of a given act. Being hedonistic, humans will naturally make decisions that will avoid pain and provide the greatest amount of pleasure, even if it means violating the law.

A concept that can be applied to white-collar offenses under the umbrella of Rational Choice Theory is founded on rationality, which indicates that rationality may be based on incomplete information and the action is rational at the moment [174, p. 207-208]. The commission of white-collar crime in the realm of *Rational Choice Theory* is exemplified when a physician engages in fraudulent billing [276, p. 2]. The physician views the fraudulent act as an attractive opportunity to gain money, the effort is minimal due to electronic accessibility, there is low risk of detection with the presence of only electronic review, and the justification is that physicians are not appropriately reimbursed [174, p. 209-210].

In the perspective of this theories, white-collar crime offenders are believed to be educated and have the ability to make sound decisions in their life. White-collar crime is *a conscious choice* of the perpetrator, when *a variation in crime is produced by variation in opportunities and in motivation* [102, p. 55-71].

In accordance with the ***Rational Model of Crime***, *economists argue that crime is a result of individuals' making choices between using their scarce resources of time and effort in legitimate or in illegitimate activities* [187, p. 273]. As a result, *the essence of rational approach* in explanation of white-collar crimes which we have met in the literature is limited to the following basic postulations: 1) white-collar crimes are not emotional acts tied to particular circumstances, as many murders are, but significantly anticipated events [111, p. 195]; 2) white-collar criminals tend to conduct themselves in a similar manner as non-offenders indicating considerable self-control, not less [3, p. 31].

While *Rational Choice Theories* suggest that employees engage in a personal cost-benefit analysis *prior to* committing crime, *Job Dissatisfaction and Workplace Equity Theories* maintain that employees are likely to steal because of the way they are treated by the organization and its managers [195, p. S251-S278]. In one of the most commonly observed dishonesty explanations is based upon the assumption that *disgruntled employees will steal from their employers in order to resolve feelings of perceived inequity in the way in which they have been treated* [7, p. 419; 174, p. 213-215; 135, p. 50]. Generally speaking, if the prevailing worker attitudes toward the organization, management and supervisors are positive, one finds lower levels of all types of deviant behavior in the workplace, including *theft* and *dishonesty*. In accordance with *the present-oriented or myopic model of crime*, human beings are generally impatient. Most people would prefer to experience immediate rewards and postpone the associated costs. When the costs

of crime are delayed, the immediate benefits support the offender's impulsiveness, resulting in more crime. *Present-oriented individuals generally do not make rational decisions when they focus on short-term benefits and ignore the long-term consequences of their actions.* One important result is that the deterrence tools used in the rational model will not deter present-oriented offenders, all other things being equal [313, p. 587-607].

The rational and present-oriented models of crime focus primarily on the individual's decision to allocate time between legal and illegal activities. Oppositely, the key factors of *the radical political economic model of crime model* are relative deprivation, poverty and inequality, unemployment, and class [311, p. 223-243]. These factors are all interrelated. From a rational perspective, *individuals make a choice about how best to spend their time*. In making the choice, they assess the costs and benefits of spending their time in legal or illegal work. Individuals thus choose to commit a crime only if the expected benefits from that choice exceed the expected costs associated with it. An individual-oriented approach relies on the probability of apprehension and the severity of punishment as tools to keep individuals from participating in criminal activities [187, p. 281].

There is a standard assumption that individuals who commit crimes are rational decision-makers who expect to gain something from criminal activity, and this gain is greater than the expected costs associated with being caught. Self-interest is the strongest force driving the way in which individuals make decisions.

In criminology the ***Irrational Decision Model*** has the status of ***Prospect Theory***, which is a theory of decision-making under conditions of risk. Decisions are made especially challenging under conditions of uncertainty, where it is difficult to foresee the consequences or outcomes of events with clarity [222, p. 15]. According the improper behavior missing part on studies – the current study would integrate the personality traits of the examined subjects, with *the Intuitive Model* of D. Kahneman and A. Tverski [193, p. 263-291; 191, p. 207-232; 192, p. 1124-1131]. In 1979 the have proposed the theory, *which they confirmed by experiment*, predicts a distinctive fourfold pattern of risk attitudes: *risk-aversion for gains of moderate to high probability and losses of low probability, and risk-seeking for gains of low probability and losses of moderate to high probability* [170].

In the opinion of A. Tversky and D. Kahneman [194, p. 453-458], *individuals who face a decision problem and have a definite preference might have a different preference in a different framing of the same problem, are normally unaware of alternative frames and of their potential effects on the relative attractiveness of options, would wish their preferences to be independent of frame, but are often uncertain how to resolve detected inconsistencies*. In some cases, the

advantage of one frame becomes evident once the competing frames are compared, but in other cases it is not obvious which preferences should be abandoned. These authors have demonstrated in numerous highly controlled experiments that *most people systematically violate all of the basic axioms of subjective expected utility theory in their actual decision-making behavior at least some of the time*. These findings run contrary to the normative implications inherent within classical subjective expected utility theories [187, p. 271]. *If one option is better on at least one aspect, and at least as good on all other aspects, it will be preferred to lesser options*. The assumptions formulated above seem logically correct, and yet people demonstrate systematic violations of all of them in actual choice behavior. This is one of A. Tversky and D. Kahneman's crucial findings.

In short, ***Prospect Theory*** predicts that *individuals tend to be risk averse in a domain of gains, or when things are going well, and relatively risk seeking in a domain of losses, as when a leader is in the midst of a crisis* [222, p. 17]. Utility is the value an individual place on a given outcome. In this way, calculations of subjective expected utility serve to define "revealed preferences" [222, p. 19]. From the above-mentioned we can conclude the following: *decisions made in the past, impact the decision-making process in the present.* There is an assumption of stable preferences. This assumption allows one to predict how individuals respond to changes in parameters of being caught and punished; for example, whether the act of crime or deviance can be made less attractive to an individual and whether crime or deviant behavior can be averted.

The effect of changes in the severity of punishment again depends on *the individual's attitude toward risk.* A risk-averse individual will obviously spend less time on illegal activities if there is an increase in the severity of punishment. However, a definite conclusion cannot be reached in the cases where an individual prefers risk *(risk lover)*. The researchers have identified a series of irrational rules that add to the rational assumptions. They found regularity in some cases in which people act irrationally. Especially, in the realm of our scientific research, we are supporting the concept of Irrational Theory of Decision-Making promoted by B. Regev [250, p. 31-32]. We agree the conclusion formulated by D. Kahneman and A. Tversky according to whom *the problem lies in the essence of the psychological processes which are in the basis of human decision-making* [191, p. 207-232; 192, p. 1124-1131]. The decisions are not necessarily rational, the gathering of information is occasionally done in an incomplete manner and the data analysis is performed subjectively.

Intuitive decision-making model integrates as well a pattern or a rational consideration in a pattern of irrational decisions making. The irrational (intuitive) *'Prospect Theory'* model by D. Kahneman and A. Tversky is an advanced development of the Rational Utility Theory

developed by Von Neumann and Oskar Morgenstern, according to which *rational people, while making decisions under risk, are supposed to choose the highest expectancy alternative*. As opposed to utility theory which explains how people should behave and make decisions – it explains how people actually make decisions.

The patterns live within us simultaneously, and those who ignore that miss the completeness of explanation of behavior of individuals, organizations or states. In *'Prospect theory'* there are two functions comprising the process of decision-making:

- *The prospect function* – according to which in the course of making decisions, people are not focused on a specific amount of money, but rather relate address a change in their capital. This function contains reference point and the value that will be inserted in the function is the change from this point.
- *The weights function* – according to which any alternative has probability. The probability is not what is taken into account, but rather is used as a value inserted in this function. The received value represents the amount of influence over worthwhileness of the decision.

D. Kahneman and A. Tversky conducted experiments which revealed that people don't necessarily behave according to this theory, and their choices are not necessarily rational. Prospect theory is intended to explain the diversions from required behavior according to rational expected utility theory. White-collar criminals assign wrong weights to decisions under uncertainty relating to decisions under certainty. The equation of prospect theory preserves the linear form of rational expected utility theory; however, in order to overcome the various contradictions in expected utility theory, the prospect function should be addressed as dependent upon two values – reference point and the size of change (profit or loss) from the reference point. There are many prospect functions, what is common to them is that the function becomes linear the higher the values of change are, and the smaller change is, the smaller is difference in value.

To change from current situation and not to final financial situation, decision makers do not operate according to a final specific amount of money but rather according to change in capital. Every detail in our vicinity is always compared in perception to past experience. For example: a million NIS (New Israeli Shekel) can be perceived by some person as big money and by another as a small sum, depending on reference point. It is not necessarily 0, but can be the current situation of a person from which it is possible to go up or down. Weighting of white-collar offender's decisions is not congruent to given probabilities. Each result in every alternative is multiplied by the weight of a specific decision as it is dependent upon the probability set for same result in the decision. Weights of the decision are not probabilities; they do not uphold

the axioms existing in the probabilities and do not need to be perceived as indexes of level or faith. Weight of a decision measures the extent of effect on worthwhileness of a decision. For example, in a case of a 0.5 chance to win 1,000 dollars or nothing. The value of the function $\pi(0.5)$ will not be 0.5 but less, this is as opposed to a rational person that to him, the chances of heads or tails are identical and they are 0.5.

In the Prospect theory, the change is what is considered, for example a change from 20,000 dollars to 60,000 dollars is perceived as higher than a change from 130,000 to 160,000 dollars. In making intuitive decision, low probabilities to commit white-collar crimes will be perceived by a criminal as higher than what they really are, and when the probability to perpetrate a white-collar crime is medium, than there is insensitivity for change in the objective probability in a criminal.

High probabilities are evaluated as lower than their objective value, for example: probability of 80% is perceived as only 50%. The transition between 99% (uncertainty) to 100% (full certainty) is of high significance as this phenomenon is called the *"certainty effect"* in making a decision – here white-collar offenders did not assign high value to a certain good result, and therefore, will choose in many cases an option with lower expectancy to be caught, when this result is certain or close to being certain.

Therefore, our basic research question is how to deal with and how to create a new, inventive and resourceful attitude to limit the potential white-collar offenders, in general, and tender crimes, in particular, in the public and private sectors of the Republic of Moldova and the State of Israel. This can be presented into two levels: 1) *macro aspect* – to identify the potential perpetrators before the working during the pre-employment casting; 2) *micro aspect* – to prevent the desire or the propensity to perpetrate a white-collar crime.

We had decided to deal with the subject of white-collar criminality because of our disagreement to the research postulations of B. Regev (Israel Researcher), as the following: *"it is important to indicate that the rational model of choice between perpetrating or not perpetrating a crime applies to people who have the principal willingness to perpetrate crimes, and that white-collar criminality might be the closest one to the rational model than any other criminality, as it is not accompanied by an expression of emotions of wrath or violence"* [250, p. 46-54]. We believe that only a research based on a multidisciplinary approach we will be able to obtain valid and significant results which will have a great impact in the modern strategies of white-collar criminality reduction. The totalities of sources which have been submitted to a profound analysis have contributed to delineate several big perspectives of our scientific background investigation:

- *Evolution of the white-collar criminality concept in the criminological literature, demonstration of criminological approach validity;*
- *Definitional issues of white-collar crime and fraud;*
- *Personality of the White-collar offender and its Assessment in the Criminology;*
- *Correlation between psychopathy and white-collar crime;*
- *Correlation between Risk-Taking and Risk-Averting Behavior during Perpetration of the White-Collar Crime;*
- *Pre-employment test as a method of white-collar criminality reduction in the Penal politics of the State.*

Evolution of the white-collar criminality concept in the criminological literature and demonstration of criminological approach validity. Taking into account that white-collar crime uses the institutions and techniques of legitimate financial and commercial activities, it is extremely difficult to initially detect, investigate, and prosecute such crime: the fraud perpetrators take extreme care to conceal their activities, destroy evidence, and disrupt the audit trail. *Investigation of the corporation fraud represents a game of intelligence, of professional knowledge and technical achievements where the gamers are situated on opposite sides the criminal prosecutor and the perpetrator* [9, p. 189; 207, p. 10; 235; 101, p. 152; 347]. The criminals belong to a close and hierarchic criminal group [207, p. 14].

The same macro-level events (economical, social) have different influence upon different persons [100, p. 10-11]. It will be logically, that such reasons are not sufficient in explanation of white-collar crime, therefore, we consider that *the core of it is hidden in the explanations of the criminologists.* The hypothesis that *crime is due to personal and social pathologies* does not apply to white-collar crime, and if it does not explain these crimes such pathologies are not essential factors in crimes in general [240, p. 71]. The theory that *criminal behavior in general is due either to poverty of to the psychopathic and sociopathic conditions associated with poverty* can now be shown to be invalid for three reasons: 1) the generalization is based on a biased sample which omits almost entirely the behavior of white-collar criminals; 2) the generalization that the criminality is closely associated with poverty obviously does not apply to white-collar criminals; 3) the conventional theories do not even explain lower class criminality. *"Cultural"* factors must not be neglected for the benefit of *"personality"* [101, p. 168; 273, p. 43-44].

We have to mention, that any criminological research can be defined as *the study of crime, the causes of crime (etiology), crime typology, the meaning of crime in terms of law, rates, or incidence of crime, and community reaction to crime* [248, p. 523; 4, p. 20]. Beyond doubt, the basic purpose of any criminological research consists *not only in understanding crime as a*

category of human behavior, but *in elaboration of methods which will successfully contribute to reduce a crime* [244, p. 205].

The assumption that *low intelligence was the main cause for crime has failed.* In the realm of his research F. Schmidl has pointed out the following ideas: *"A number of investigations have shown that the correlation between feeble-mindedness and crime is so low that no significant inferences can be drawn"* [273, p. 38-39]. We agree with F. Schmidl who believes that criminology needs to focus its study of crime causation on the problem of the personality of the delinquent, whether or not this personality is to be called *"pathological"* in a psychiatric sense.

The following passage of our scientific background is dedicated to ***definitional issues of white-collar crime and fraud.*** Being the core of any white-collar crime, *fraud* is defined in the special criminological literature in different ways: the misappropriation of money or property by means of deceit [141, p. 9]; obtaining something of value or avoiding an obligation by means of deception [131, p. 1]; any intentional act committed to secure an unfair or unlawful gain [302, p. 16]; an intentional perversion of the truth for the purpose of inducing another in reliance upon it to part with some valuable thing belonging to him or to surrender a legal right [80, p. 594]; some deceitful practice or willful device, resorted to with intent to deprive another of his right, or in some manner to do him an injury [125]; the unlawful and intentional making of a misrepresentation, which causes actual prejudice or which is potentially prejudicial to another [161, p. 20]; acts aimed at objects other than the misappropriation of property (such as the deprivation of honest services, obstruction of governmental functions, and obtaining of unjust advantage) [165, p. 52]; acts committed by means other than deception (such as breach of trust, conflicts of interest, and exploitation) [244, p. 230]; intentional or imprudent misdeeds which perpetrate the normal functioning of economic mechanisms, rights and freedoms of participants of the economical relationships, that are committed without violence or other physical influence, but by means of fraud or other similar deceptive practice [339, p. 7; 131].

With regards to all above mentioned, we believe that ***fraud*** signifies *any intentional or deliberate act, any false representation or concealment of any important fact by the employees or third persons for the purpose of any personal gain or in order to inflict harm or financial lost*. In such a manner, fraud can include *any violation of the regulations concerning the capital market, violation of the internal legislation or instructions by the corporations, employees or third parties, where such violation can cause pecuniary consequences to the victim* [159, p. 91-109].

At the same time, in our opinion, ***white-collar crime*** *is an intentional, profit-driven, non-violent, illegal act (action or omission), prohibited by Criminal law, expressed in illegal financial acts, deceitful or dishonest business, deceitful practices or abuses of state power,*

committed by a corporate entity or an individual who is using his occupational status, special knowledge or technical competences for illegal financial gain, which has provoked harm (damages, losses, feeling of distrust etc.) or has created a real risk of harm occurrence in public or private sector.

This definition has been created as a result of a critical analysis of the most progressive definitions of white-collar crime, which belongs to the following authors and editions: *The second edition of the Dictionary of Criminal Justice Data Terminology, 1981* [128, p. 215]; *B. Spalek, 2000* [285]; *L.M. Sallinger, 2005* [272, p. viii]; *M. Graham, 2012* [164, p. 11]; *M. Bagaric, T. Alexander, 2013* [64, p. 320]; *P. Gottschalk, 2013* [161, p. 17-18]; *M.A. Lugo, 2013* [211, p. 7]; *A.-A. Leția, 2014* [207, p. 12-13]*; M.L. Benson, S.S. Simpson, 2015* [75, p. 12]; *S.S. Simpson and P.C. Yeager, 2015* [282, p. 47]; *S.L. Zukowski, 2015* [321, p. 28]; *S.N. Smyrnova, 2015* [386, p. 7-8].

In this context we agree with Russian criminologist S.N. Smyrnova who believes that the perpetration of white-collar crimes always is linked to fulfillment of some acts which consist in misappropriation of economic goods. The author emphasizes that from etymological point of view, it will be more correct to talk not about a simple economic profit obtained by the white-collar criminals, but about an illegal enrichment of those subjects [386, p. 7-8].

From our point of view, the basic criterion which distinguishes white-collar crime from other categories of crimes is considered to be the subject of this criminal *offence (who is the person?)* and the quality of his occupation during which the crime is committed *(what is the nature of his activity?)*. These definitions tend to concentrate on: the characteristics of the offender (such as high social status) and/or the characteristics of the crime (such as crimes occurring within the scope of one's employment) [110, p. 482; 141, p. 2-3; 200, p. 157]. *If white-collar crime is defined in terms of the offense*, it means crime against property for personal or organizational gain. It is a property crime committed by non-physical means and by concealment or deception [117]. In current criminal justice usage of the term, the focus of the meaning has shifted to *the nature of the crime* instead of the persons or occupations [128, p. 215].

S. Shapiro argued that the essential characteristic of the acts that are commonly called white-collar crimes is that *they involve the violation or abuse of trust.* She proposed that the concept of white-collar crime from their misdeeds [279, p. 28]. In such a manner, white-collar crime is planned or organized illegal acts of deception or fraud, usually accomplished during the course of legitimate occupational activity, committed by an individual or corporate entity. The key point to keep in mind is that regardless of the characteristics of the individuals involved, white-collar crimes are committed using particular techniques [74, p. 13; 278, p. 346-356].

S.F. Shapiro suggests the adoption of the alternative label *"white-collar offenses"* or *"illegalities"* – activities which violate the proscriptions or fail to observe the prescriptions of law [279, p. 28; 74, p. 8-9].

In the Russian criminological science there are distinguished several forms of white-collar crimes: *breach of competition rules* – commercial bribe; industrial espionage etc.; *breach of consumer's rights* – false advertising; manufacturing of substandard goods; *breach of employee's rights* –breach of labor contract, safety violation; *breach of creditor's rights* – abuse of borrowed capital (false bankruptcy, fraud subsidies etc.); *breach of State's rights* – concealment of profit, tax evasion, violation of ecological regulations etc. [365, p. 57; 384, p. 84-88; 347].

We have accepted the classification of white-collar crimes proposed by M.A. Lugo in 2013 [211, p. 8-10], which seems to be universal one. According to this classification white-collar crime includes the following main types: *corporate crime; occupational crime; governmental crime; enterprise, contrepreneurial, techno-, avocational crime*.

There have been observed a very interesting phenomenon in the modern criminological science: white-collar crimes, as traditionally defined, are conflated with many other types of illegal or deviant activities with which they have nothing significant in common [142, p. 253]. It is easy to lose sight of the white-collar crimes committed by members of family businesses and small and medium sized enterprises [158, p. 22-34; 88, p. 355-402; 178, p. 152-159].

In another context we absolutely sustain the modern psychologists M.L. Gruys and P.R. Sackett who have demonstrated the ability of integrity tests to predict theft, in general, was hindered by a lack of a clear underlying structure of deviant behaviors. Although integrity tests were originally designed to predict theft, they were now being used to predict a broad variety of other deviant behaviors in addition to theft [166, p. 30-43; 271, p. 73-76].

There is a great deal of gradation among white-collar crimes in terms of definition; complexity of the offense; the number of individuals involved; and degree of victimization inflicted. This differentiation seems to be related to the social and economic status of the offender [396, p. 83-95]. For example, more complex, large-scale, corporate-type offenses, such as antitrust and securities violations, tend to be committed by middle-aged white males with a much higher socioeconomic status than the average offender. More individual, less organized white-collar crimes, such as credit fraud and embezzlement, tend to be perpetrated by persons who enjoy less financial stability and social status [201, p. 4-5; 285, p. 9].

The classification of white-collar crimes proposed by M.A. Lugo in 2013 [211, p. 8-10], is seemed to be a universal one if we are treating the problem of its quality. According to this classification white-collar crime includes the following main types: *corporate crime; occupational*

crime; governmental crime; enterprise, contrepreneurial, techno-, avocational crime. *Corporate crime* involves criminal acts, such as theft, violence, and financial manipulation, committed by officers and employees [174, p. 203; 327, p. 51; 244, p. 178; 86, p. 292-314]. *Occupational crime* focuses exclusively on criminal acts that benefit the individual, and specifically excludes Sutherland's emphasis on *'high social status'* offenders [174, p. 203; 205, p. 1402-1440]. Any form of occupational fraud involves four critical elements including the notion that such activity is clandestine; violates the offender's fiduciary duties to the victim organization; is committed for the purpose of direct or indirect financial benefit to the offender; and costs the victim organization assets, revenue, or reserves [117, p. 11]. *Governmental crime* is categorized as: state crime and political white-collar crime commissioned through government sanctions. *Great power and great crimes are inseparable* [244, p. 212]. White-collar criminality on the governmental level includes: *economics of informal traditions*; *economics of forged documents (fake economics)*; *economics of personal abuse (economics of bribery)* [365, p. 53-54].

In the limits of our study we consider that it will be relevant to determine the resemblances between *international crimes* and *white-collar crimes*. In modern criminology there have been formulated a suitable assumption that international crimes committed by superiors are considered to be white-collar crimes. The actions and omissions of military commanders are called *"gold-collar crime"* [244, p. 321].

Enterprise, contrepreneurial, techno-, avocational crime (white-collar criminality in business) are more residual forms of white-collar offenses that include crimes that are committed outside one's occupation, such as *insurance fraud* and *tax evasion* [211, p. 8-10]. The Russian criminologist A.M. Gharmash pleads for an independent category of *enterprise crime*, or *crime in the sphere of enterprise activity* [338, p. 13]. In opinion of the author, a crime committed in the sphere of enterprise activity constitutes a totality of social harmful prohibited by Criminal law, high-intellectual profit-oriented criminal misdeeds in the sphere of enterprise activity. Such categories of white-collar crimes are very latent and are immediately connected to the phenomenon of corruption [338, p. 14-15; 236, p. 73-78; 294, p. 2-3; 382, p. 305-307; 244, p. 165].

Financial crime is defined as crimes carried out by or through major financial institutions such as investment banks) [244, p. 165; 81, p. 229]. *Financial crime* is illegal possession of others property, it is crime directed towards values of others for personal or organizational advantage, which is carried out by non-physical means and by manipulating and hiding criminal activities within regular business activities [162, p. 19; 325, p. 109; 341, p. 3-14; 101, p. 170-173; 230, p. 14].

As a result of all above-mentioned classification we have elaborated our original survey concerning the phenomenon of white-collar criminality in function of the sector of economy where it has been committed: 1) white-collar crimes committed in the public sector; 2) White-collar crimes committed in the private sector. Especially this classification we have selected as the basis of our empirical survey of criminal decisions enacted by the Supreme Court of Justice of the Republic of Moldova, which be analyzed below.

The following passage of our scientific background is dedicated to ***personality of the white-collar offender and its assessment in the criminology.*** *Personality of the offender* constitutes the core of any criminological research [375, p. 73-77]. The significance of offender's personality exploration consists in the fact that a criminal offence being an act of conscious and volitional human activity is conditioned essentially by the spirit and peculiarities of the certain personality who chooses this form of behavior. It is the basic and the most important chain of the mechanism of criminal misbehavior [356, p. 403]. T. Ashraf emphasizes that personality consists of organization of feelings, thoughts, cognitions and visible behavior, however certain patterns of behavior are not visible and are known only after proper testing [59].

In accordance with the definition suggested by the Russian psychologist A.A. Rean, personality is a social being, a subject of social relationships, activities and communication. But, in a simpler manner, a term *"human being"* define the biological essence of the person, where the tern *"personality"* – his social essence. Other words, a human being is born, when a personality appears in its social development [383, p. 6]. One characteristic that makes white-collar criminals of particular interest in the field of criminology is that *these people of high socioeconomic status are not ordinarily associated with crime*. They try to form relationships with other persons or professions that should protect them from developing a criminal identity [354, p. 129-135]. Other scholarship implies the opposite, suggesting that *white-collar criminals are no different than other types of criminals, and hence, they are believed to be generalist offenders* [171, p. 7]. In their opinion, white-collar criminals are not exceptional, and may well be similar to street criminals such as thieves [342, p. 16-17; 333, p. 8-11; 207, p. 16].

The modern criminological science operates with a great deal of typologies of white-collar offenders. Especially, in 2015 M. Correia has distinguished two categories of white-collar offenders: *intermittent* and *chronic*. For our research this classification has a great role because it can be used during the explanation and elaboration of pre-employing tests for the potential white-collar criminals. *Intermittent offenders* pose the greatest risk to an organization. The acts of one-time offenders cannot be easily predicted; they are, by definition, a deviation from a lawful lifestyle. At the same time, *chronic offenders* are easy to detect by the sheer frequency of

criminal acts and therefore should be easy to avoid with a simple background check. Intermittent offenders pose the greatest risk to an organization and society as a whole [115, p. 22].

Such criminologists J.K. Arnulf and P. Gottschalk built a framework identifying six roles of white-collar criminals, engaging in five types of interactions with their victims: *"principal criminals"; "agent criminals"; "entrepreneur criminal"; "servant criminal"; "public official"; "robber criminal"* [58, p. 3-7]. These types of white-collar criminals they have related to the following five types of victims: *"cheating investors"; "cheating customers"; "tax fraud"; "bribes"; "cheating innocents"* [58, p. 8-10].

The Russian criminologist A.M. Gharmash distinguish the following categories of white-collar offenders in function of their motivation: *"seeking for profit"; "prestigious"; "self-affirmed"; "acting for family"; "gambling"; "revengeful"; "rapacious"; "will-less"* types [338, p. 17]. The author is emphasizing the following categories of white-collar offenders in function of their criminal misbehavior: deceiver; corrupt; tax offender; transnational offender [338, p. 17].

The last results of the modern forensic science are also considered to be useful for our research in the realm of classification of white-collar offenders, because this typology is based on personality traits of the offender. Thus, the Russian criminalist R.V. Cherkhasov distinguishes the following categories of white-collar criminals: women who are emotive and focused on house-holding problems; emotive persons with asocial accent as well as alcohol-addicted persons; men who are emotive and focused on house-holding problems; men who are emotive and demonstrative (high score of openness) of their own prestige; men who are emotive and demonstrative gamblers; other persons with rational type of personality [397, p. 7-8]. Gradually, the same author suggests another classification of white-collar criminals taking into consideration their role in the criminal organized group: principals; persons who execute supplementary functions (secondary parties); persons who create favorable conditions and ensure preparation of criminal activity; intermediators (agents, brokers and so on); organizer (manager, director etc.); persons who ensure covering and concealment of illegal economic activity [397, p. 7-8].

A great portion of our research we have dedicated to exploration of ***personality traits***. In the modern literature they are defined as *„inner structures that direct the behavior of an individual in stable ways that characterize him"* [138]. In the last two decades, several studies have been conducted [10, p. 392-405; 188] in an attempt to isolate several generic traits that characterize a person and that contribute to the understanding of his personality [138; 6, p. 1]. These studies have isolated five key dimensions that explain the main differences between people. These dimensions are termed the big 5 or the FFM (Five Factor Model) [129, p. 417-440; 168,

p. 869-879]. The first person to explore *the utility of personality traits in explaining criminal behavior* was H. Eysenck in 1964 [223, p. 102]. A special influence upon the criminology science was the theory of causation delivered by H. Eysenck who has been influence by theories of K.G. Jung when he began to discuss problems related to *Extraversion* and *Introversion*. This author considers that the extrovert person is more declined to be a criminal one [150, p. 37]. H. Eysenck developed two categories of personality classification: *Extraversion/Introversion* and *Neuroticism/Stability* [223, p. 102]. From reviewing the literature about the five personality dimensions an agreement is apparent regarding five main personality variables: *Extroversion*; *Agreeableness*; *Neuroticism*; *Conscientiousness*; *Openness*. Especially, the dimension of *Openness* was controversial amongst researchers. While some researchers termed it *culture* [129, p. 417-440], others suggested terming it *intellect* [188]. Recently, an agreement was reached that this dimension includes traits such as: imagination, curiosity, originality, artistry, expansion of horizons, and it is termed *Openness* [220, p. 81-90; 116, p. 854-863; 154, p. 26-42; 173, p. 97-114; 10, p. 392-405].

There have been demonstrated that *Conscientiousness* is a consistent positive predictor of global actual job satisfaction, a result and is probably the best trait predictor of work-related behaviour [143, p. 1339]. *Extraversion* may be a particularly powerful predictor of performance on jobs that require a lot of interaction with others [143, p. 1339-1340]. Researchers M.K. Mount, M.R. Barrick, J.P. Strauss hypothesized that supervisor, coworker, and customer ratings of two job-relevant dimensions, *Conscientiousness* and *Extraversion*, would be valid predictors of sales representatives' performance [226, p. 273].

At the same time, in the modern psychology there is shown that there are several reasons why personality variables do not predict behaviour at work. These include: systematic errors or biases related to self-reports; personality traits acting as moderators rather than as direct predictors; and the crucial fact that job-related cognitions and behaviors are subject to the influence of a host of other variables unrelated to personality [143, p. 1340]. We can agree only partially to this postulation. Indeed, at the first sight it seems that personality traits do not have a particularly strong or consistent influence either on what individuals believe is important in their job environment or on their level of job satisfaction. But when we begin to deal with the social individual experience of each of them, the conclusion concerning this subject is different. Especially, we consider that *the past personality social experience (including job experience) constitutes the core of the future behavior of this person.* The same rule will be applied in the case when a decision concerning the perpetration of a criminal act is taken. *Such decisions are*

made under the influence of past experience as well as the specific personality traits which determine his behavior.

The next important passage which can be emphasized in the real of our scientific background is an area of ***correlation between psychopathy and white-collar crime.*** In the foreign scientific literature there is a *Theory of Dark Triad in personality*, which is the collective term for these moderately interconnected, self-interested traits (Narcissistic, Machiavellians and Psychopathic traits) [336, p. 27-29]. Machiavellian are more likely to engage in unethical behavior [249, p. 8-14]. Common to all three are extraverted behaviors likely to make a good first impression, such as a tendency to socialize and to talk about friends. All three overlap in exploitation, manipulation and self-importance [104]. It already demonstrated that the *psychopathic personality traits* are related to white-collar offending. Psychopathy has been conceptualized as a personality disorder with distinctive interpersonal-affective and behavioral deviance features [73, p. 270-289; 62, p. 175]. Interestingly, some of candidates to position of trust are characterized by very high psychopathy [62, p. 188]. Some psychopathic individuals manage to achieve high corporate status. High psychopathy total scores were associated with perceptions of good communication skills, strategic thinking, and creative/innovative ability and, at the same time, with poor management style, failure to act as a team player, and poor performance appraisals (as rated by their immediate bosses) [62, p. 188-190].

White-collar flexible offenders were highest in criminal thinking. Logistic regression findings demonstrated that white-collar offenders could be distinguished from non-white-collar offenders by substance use [247; 321, p. 119]. In the *White Collar Crime Article* Ed. Sutherland states that crime is *in fact not closely correlated with poverty or with psychopathic conditions associated with poverty; psychopathic and sociopathic conditions do not apply to white-collar criminals* [240, p. 73; 293, p. 132-139]. Additionally, several studies have found that psychopathy can be successfully assessed using the FFM of personality. Specifically, psychopathy is positively related to *Extroversion* [237, p. 556-563; 144, p. 199-216; 73, p. 270-289], and negatively related to *Agreeableness* [249, p. 15-18; 256, p. 53-72; 104], and *Conscientiousness* [249, p. 15-24; 256, p. 53-72; 104]. While some conceptualizations of psychopathy suggest a negative association with *Neuroticism* [314, p. 1148-1151], *Narcissism*, the personality traits of the disorder [249, p. 21-31; 103, p. 268-284].

Being a contemporary of Sutherland, psychiatrist and pioneer in the study of psychopathy, H. Cleckley published *The Mask of Sanity*: *An Attempt to Clarify Some Issues about the So-Called Psychopathic Personality* (1941) [109, p. 261], which delineated personality traits attributable to psychopathic individuals. In his scientific research psychiatrist H. Cleckley has

submitted to a profound theoretical and empirical analysis the incomplete manifestations or suggestions of the disorder. Being divided the essential pathology in degrees, there have been mentioned the following types of psychopaths: the psychopath as businessman; the psychopath as man of the world; the psychopath as gentleman; the psychopath as scientist; the psychopath as physician; the psychopath as psychiatrist [109, p. 193-208]. Although H. Cleckley did not specifically refer to the concept of white-collar crime, he did illustrate concepts that would have applied to Sutherland's scholarship such as frauds, unethical and criminal behaviors [109, p. 261].

In the realm of our research owing to a great portion of scientific background in the domain of criminal decision-making in perpetrating white-collar crimes we have demonstrated the ***correlation between risk-taking and risk-averting behavior during perpetration of the white-collar crime***. We need to exceed the limits imposed by the criminological science and to be focused on the last achievements of economics. The current study of M.A. Lugo seeks to supplement the literature on business development by focusing not simply on the direct causal links between self-control and white-collar offending, but also exploring how attitudes play a role between self-control and intentions to engage in white-collar crime [211, p. 1].

The last domain of our scientific background consists in the explanation of ***pre-employment tests as a valid method of white-collar criminality reduction in the Penal politics of the State.*** The level of criminal repression to economic crime is not considered to be optimal; the balance of sanctions applied to the category of white-collar criminals is also not maintained [358, p. 262-263].

In the modern criminological science it is proposed that a combination of these traits may indicate a propensity for deviant behavior [229, p. 5-23; 225; 82, p. 4-5; 307, p. 278-291; 115, p. 406-418; 283, p. 25-38]. Discovering patterns that reflect a predisposition to engage in white-collar crimes can be useful in the hiring process. Skills which need to be detected when entering the field to combat fraud: critical thinking; investigative flexibility; analytical proficiency and specific legal knowledge. Information technology is also an important skill, as fraud is often committed in a digital environment [172, p. 259-269].

We believe that *pre-employment tests must be regarded and recognized as a valid method of white-collar criminality reduction in the Penal politics of the State.* We recognize and understood that this method cannot be taken as an absolute one. Up to now, scientists have been unable to identify a psychological characteristic that serves as a valid and reliable marker of the tendency of an individual to commit fraud [387, p. 6]. Especially, there are, numerous examples of attempts to distinguish people who will commit fraud (or who are predisposed to commit fraud given the right situation) from those who will not [231, p. 3]. These attempts include

"honesty" or *"integrity"* testing aimed at measuring the trustworthiness of potential employees.

The goal of this study was to examine the following research question: *How effective are pre-employment tests in identifying individuals with profiles indicative of a propensity for fraud?* The focus of this study consists also in an examination of the relationship between personality and offending behavior using Five Factor Model of personality [286, p. 4; 231, p. 12; 226, p. 272-280; 105, p. 197-198; 129, p. 417-440; 210, p. 431-453; 219, p. 587-597; 218, p. 222-243; 220, p. 81-90; 221, p. 175-215; 189, p. 563-576; 129, p. 417-440; 153, p. 1216-1229; 152, p. 141-165; 154, p. 26-42; 155, p. 26-34; 219, p. 587-597; 218, p. 145-172; 220, p. 81-90; 221, p. 175-215; 60, p. 289-303; 210, p. 431-453; 206, p. 395-422; 289, p. 404-415; 157, p. 504-528; 309, p. 820-838; 81, p. 220-233; 305, p. 3-4].

T. Alalehto finds a tendency that *persons who have a single clearly dominating personality trait (either extravert, neurotic or disagreeable) are more likely to commit an economic crime*. In other words, only people who score high on one of these three traits and not on multiple personality traits, have a higher risk [3, p. 28-35].

From the modern literature we have obtained the following results:

1) Excitement-seeking of the *Extraversion* factor and deliberation of the *Conscientiousness* factor are examples of facets that may play an important role in risk-taking. A high score on deliberation is characterized by the tendency to think before acting, while a low score is characterized by spontaneity [6, p. 4; 115, p. 24].
2) A high score on *the Openness to experience* domain is characterized by the desire to try new activities, having a preference for novelty instead of familiarity, and the tendency to experience deeper and differential emotional states. The desire for novel experiences would serve as a motivation to participate in risk-taking activities. Also, the sensitivity to emotions may make the excitement of risk-taking more pleasurable. Therefore, it is predicted that *Openness* will be positively associated with risk-taking [6, p. 5; 196, p. 26; 79].

Psychological implications in criminological explanations are considered to be prevalent. In such a manner, in 2006 psychologists G. Blickle, A. Schlegel, P. Fassbender, U. Klein has demonstrated the following ideas which strongly influenced the modern criminological science in the domain of explanation of the White-Collar Crime phenomenon: 1) the greater the degree of hedonism present in a business person, the greater the tendency to commit economic offenses; the more diagnostic features of *a Narcissistic Personality Disorder* an individual in a high-ranking white-collar position exhibits, the higher the probability that this person will commit a white-collar crime; *the lower the behavioral self-control* of a person in a high-ranking white-

collar position in business, the greater the probability that this person will commit a white-collar crime; *the higher the rating of conscientiousness* that a person in a high-ranking white-collar position gives himself, the lower the probability that this person will commit a white-collar crime [81, p. 223]. At the same time, there can appear a question: *How can be explained the difference between white-collar criminals and non-criminal managers?* In accordance with the opinion formulated by the psychologists G. Blickle, A. Schlegel, P. Fassbender, U. Klein, *one possible explanation is that only a very high level of technical proficiency resulting from a high degree of conscientiousness makes a manager ready and willing to undertake a criminal act*. Because of the high level of technical proficiency, the criminal manager subjectively perceives a low risk of being detected [81, p. 229-232].

In sum, the following conclusion has been drawn: *psychological variables do discriminate between white-collar offenders and non-offenders. It can be speculated that in addition to high hedonism, low integrity and high conscientiousness are important featur*es.

1.2. Scientific background in the research field of white-collar criminality reduction in the Republic of Moldova

In order to obtain the best scientific outcomes our academic survey of the phenomenon of white-collar criminality deals with the modern concepts of criminology and white-collar crime that has been found in the contemporary scientific literature of the Republic of Moldova. We have to mention that the core of our research such as treating white-collar criminality through criminology in its pure form is absent, but, at the same time, we have found several general postulations and recommendations on multidimensional level that will help us to build a new, original and viable methodology of white-collar crimes prevention. For the best results we have searched for useful data from the science of the Republic of Moldova inside several sciences: Criminology, Criminal law and Economics.

In comparison to the analysis of the foreign scientific background in this domain we have found that abroad it is performed through out the focus of the modern data of criminology when in the Republic of Moldova, it had taken a pure legal and economic accent. Unfortunately, the modern behavioral pattern of Criminology is not sufficiently developed. In order to obtain the newest results which are imposed to be absolutely relevant and useful for reduction of this sort of criminality we have submit to a detailed analysis a great list of scientific articles, reports and other studies which belongs to different authors from Criminology, Criminal law, Economics etc.: *Criminology:* A. Andronache [5, p. 160-163]; O. Bejan [71, p. 11-13; 69, p. 186-190; 70;

91; 90]; V. Bujor [69, p. 186-190; 91; 90; 92, p. 55-57; 93, p. 14-18; 94, p. 64-72; 95, p. 111-118; 96, p. 17-19; 97, p. 28-29]; T. Ciaglic [92, p. 14-18; 93, p. 55-57]; Ig. Ciobanu [107; 108, p. 120-126]; St. Copețchi [216, p. 78-79]; V. Cușnir [118; 119, p. 1179-1182; 120, p. 45-51; 121, p. 14-18; 363, p. 419-422]; M. David [202, p. 43-46]; M. Gherman [146, p. 23-37]; L. Gîrla [265, p. 125-128; 266, p. 19-26; 267, p. 25-33; 268, p. 13-27; 269, p. 28-37; 270, p. 156-169; 345, p. 184-189]; Gh. Gladchi [147, p. 135-142; 148; 149, p. 44-55]; B. Glavan [151, p. 117-121]; V. Grosu [146, p. 23-37]; V. Hulea [108, p. 120-126]; S. Ilie [179, p. 97-102; 180, p. 38-52; 96, p. 17-19; 97, p. 28-29]; I. Iacub [177, p. 38-41]; V. Ionașcu [181, p. 115-119]; Gh. Jovmir [190, p. 128-132]; Iu. Larii [202, p. 43-46; 203, p. 47-51]; Al. Mariț [215, p. 264-270]; D. Martin [216, p. 78-79]; J. Rub [258, p. 176-183; 259, p. 184-189; 260, p.1 90-197; 261, p. 189-193; 262, p. 148-152; 263, p. 397-400; 264, p. 193-206; p. 265, p. 125-128; 266, p. 19-26; 267, p. 25-33; 268, p. 13-27; 269, p. 28-37; 270, p. 156-169; 345, p. 184-189]; V. Florea [394, p. 28-33]; Ev. Florea [395, p. 154-162; 140, p. 21-28]; I.-C. Zeca [318, p. 3-26]; *Criminal Law:* S. Brînza [87, p. 107-113]; N. Busuioc [99, p. 64-75]; R. Cojocaru [113, p. 17-22]; Fl.L. Lică [208, p. 315-319]; M. Mutu-Strulea [227]; Gh. Reniță [253, p. 411-417]; V. Stati [290, p. 220-226]; I. Țurcan [303]; Al. Zosim [319, p. 59-64]; *Economics:* M. Belostechynik [334, p. 83-89]; A. Bîrcă [79, p. 78-82]; A. Mikolishina [334, p. 83-89].

First of all, we have done our best to learn the concept of Criminology as a science in order to determine the role and the place of our research in criminological perspective. Therefore, we have clarified the essence of Criminology. *Criminology* constitutes an independent branch of science and is preoccupied by studying phenomenon of criminality from the perspective of elaboration of anticipating and preventive measures [*Criminology*. In: 70]. From the Moldavian literature we have observed that there are several approaches to understanding *Criminology*: as sociology of criminality [371, p. 14-19]; as a legal science and as a form of juridical disciplines for legal professionals [367, p. 55-70] as a scientific psychological and psychiatric research of person's behavior; as a multidisciplinary research. We sustain the point of view which belongs to V. Florea, who considers that criminology in fact is a legal science which indeed is extremely linked with other branches of science that explore human behavior and its prognosis [394, p. 28-33]. In the realm of modern criminology there is widely recognized that the object of criminology includes in itself criminality as a social phenomenon and its forms, generating causes and favorable conditions, personality of the offender and the victim, as well as the problems linked to the prevention of the criminal phenomenon [203, p. 47; 80]. Simultaneously with the development of the criminological science, different academic studies concerning personality of the offender became widespread, especially being researched mental

factors such as sentiments, emotions, necessities, character, level of the intelligence etc. as the prime cause of criminal misbehavior generating [203, p. 47]. Later, the criminological studies have been focused upon the role of *social factors* in the etiology of crime.

The diversity of criminological theories is tremendous: some of them have common features with biological concepts, others – with sociological scholarship [150, p. 33]. According to this theory, the criminal offender is a person who, from social point of view, suffers of maladjustment. The basis of this theory is formed by the psychological studies of the criminals who are mentally sane. It does not include theories and concepts of the criminal's mental pathology [203, p. 48]. To *criminological prognosis* there is afforded a big portion of criminological researches, especially from Republic of Moldova [69, p. 186-190].

We also tried to deal with criminological prognosis being performed a modest attempt to elaborate a new methodology of white-collar criminality reduction by means of a new pre-employment test which is able to forecast the likelihood of criminal profit-driven misbehavior. Our research we have constructed by the method of proceeding in criminology taking into account the scientific algorithm proposed by the modern criminologists from Republic of Moldova, V. Bujor and O. Bejan [91]. As a result, we have performed our thesis doing our best to create the content and the structure of our research being based on the most important criminological functions as are exposed below: *1) The theoretical descriptive function:* by means of this function we have described the phenomenon of white-collar criminality and have demonstrated the social essence of the white-collar crime; *2) Explanatory function* which consists of establishing and revealing of the causes of the white-collar criminality occurrence from a lot of sides, being used a multi-level approach, enlightening its genesis, as well as discovering of new consistent patterns of this phenomenon; *3) The function of prognosis*. Through this function we have achieve the forecasting of the further evolution of this sort of criminality; *4) Empirical function* assumes the elaboration of some measures of preventing, controlling and counteracting of this phenomenon; *5) The function of social therapy* which is expressed in an actual implementation of some preventive, controlling and counteracting measures. Briefly talking, our scientific thesis has incorporated this approach which, in our opinion, is imposed to be a fundamental one. Indeed, a criminological survey cannot be recognized as a relevant one if it based only on theoretical descriptive and explanatory function. It must have the function of prognosis, empirical function and the function of social therapy that is absolutely covered by our research.

Secondly, due to Moldavian literature we have clarified the nature and the definitional issue of the white-collar crime. We have established that *white-collar crime has become an*

umbrella concept often used to describe a host of criminal behaviors, including but not limited to, illegal financial acts, deceitful or dishonest business practices, or abuses of state power. The essential characteristic of the acts that are commonly called white-collar crimes is that *they involve the violation or abuse of trust.*

In the Republic of Moldova, the white-collar phenomenon is characterized by a high degree of invisibility. The reasons are double: *first*, white-collar crimes are perpetrated through convoluted schemes, over a long period of time; *second*, white-collar criminals, due to their high social standing and network of contacts, are capable of inspiring trust and credibility through their behavior [216, p. 78-79]. White-collar criminality is closely linked with corruption-related offenses and work-related crimes. As such, there are two main groups of offenses: justice-related crimes and corruption in the public and private sectors; and economic crimes [216, p. 78-79].

The Moldavian author V. Bujor is analyzing the phenomenon of white-collar criminality from the perspective of the organized criminality. This author has formulated the following standpoints: a crime is committed by a group of people (part of them is specialized on capacity to extend the influence, while another part is ensuring the security of such group in front of the law enforcement authorities); a rigid and complex distribution of roles inside the group; a strict hierarchy between the members of such group; existence of some special criminal values; activity is designed to obtain profit; obtaining power; involving into legal enterprise; corruption of public officials [98]. There is clearly emphasized that the phenomenon of white-collar criminality is a form of organized criminality, which is committed with the purpose of profit and power by two or more persons who cooperate with each other for a long and indeterminate time by violence or other methods of intimidation, or by exercising of some influence upon the politicians, public, judicial or economic administration.

V. Ursu and S. Bacinschi are speaking about the political corruption as the abuse of power committed for political aims (obtaining of power; maintenance, consolidation and extending of competences) [304, p. 152-159]. Often, when a person during his job commits a white-collar crime with a political accent in the interests of the manager, he is simply dismissed, but not prosecuted [5, p. 161]. The concept of political criminality refers to the crimes committed because of political reasons and covers all the crimes perpetrated in the political sphere, as well as in the sphere of public and social management.

Concerning the definitional approaches concerning the white-collar crime the best of them belongs to the following authors: O. Bejan [71, p. 11-13; 69, p. 186-190; 70; 91; 90]; V. Bujor [69, p. 186-190; 91; 90; 92, p. 55-57; 93, p. 14-18; 94, p. 64-72; 95, p. 111-118; 96, p. 17-19; 97, p. 28-29]; Ig. Ciobanu [107; 108, p. 120-126]; V. Cușnir [118; 119, p. 1179-1182; 120, p. 45-51;

121, p. 14-18; 363, p. 419-422]. Being based on those approaches and taking into consideration the requirements of modern criminology we have formulated our definition of white-collar crime:

White-collar crime *is an intentional, profit-driven, non-violent, illegal act (action or omission), prohibited by Criminal law, expressed in illegal financial acts, deceitful or dishonest business, deceitful practices or abuses of state power, committed by a corporate entity or an individual who is using his occupational status, special knowledge or technical competences for illegal financial gain, which has provoked harm (damages, losses, feeling of distrust etc.) or has created a real risk of harm occurrence in public or private sector*.

Additionaly, on the base of Moldavian literature concerning the phenomenon of recidivism in criminality [328, p. 82; 108, p. 122; 343, p. 13-14], we have demonstrated the white-collar criminal is not a situational offender but a person with a long criminal history declined to commit repeatedly such category of crime. Taking into consideration the criminological research performed by Ig. Ciobanu and V. Hulea [108, p. 124], we have accepted one of them which is more relevant for white-collar crime explanation. White-collar crime is a form of *special recidivism* because it includes some homogenous criminal acts which have several common features like perpetrating of a profit-oriented crime by means of deception, abuse of trust or abuse of occupied workplace. More than it, it is not excluded that the same person can commit a white-collar crime in the realm of general recidivism. In that situation, another crime perpetrated by this person constitute a street crime, in other words, any ordinary crime which is not linked by its nature o the white-collar criminality.

Thirdly, our criminological research which is performed on the basis of Moldavian literature has a fundamental purpose which consists in an adequate mechanism of white-collar crime prevention regarded as an integral part of the Penal Politics. In such a manner, we accept the definition of penal politics proposed by Moldavian criminologists V. Bujor and T. Ciaglic, according to whom, *a penal politics represents the state's politics elaborated and applied by the empowered authorities, implemented by the means of criminalization, penalization and decriminalization of the misdeeds as well as elaboration of aspects concerning criminal proceeding and execution of penal sanctions directed towards protection against criminal offences and their prevention* [92, p. 18].

Due to Moldavian literature we have clarified the notion of preventing (a permanent social process which supposes a set of social, cultural, economic, political, administrative and legal measures which are designed to prevent antisocial misdeeds by means of identification, neutralization and eradication of the causes which generate the phenomenon of criminality) *and*

*counteracting of criminality (*cessation of criminal misbehavior as well as sanctioning of the persons who commit such acts, so that neither they no other will not perpetrate the same acts) [70; 108, p. 125; 151, p. 118].

Such deterrent measures constitute an empirical method which is designed for a direct control over criminality. It includes identification and annihilation of criminogenic risk factors, organization of some specific deterrent activities inside the circle of potential victims in order to decrease the criminogenic situation as well as extermination of risks of perpetrating offences [190, p. 130]. Techniques of protection and deterrence are extremely efficient, that's why every potential victim can be secured in an appropriate manner. Consequently, we believe that our scientific research by its theoretical and, especially, empirical results obtained during the study, will contribute significantly to prevention of white-collar criminality in the Republic of Moldova, as well as in the State of Israel. Struggle against criminality can have place, first of all, only on the base of scientific research, studying causes which determine and explain this phenomenon. Criminal offence and criminality can be regarded as a form of disease which can be treated only by the annihilating of causes which produce this disease. In such a manner, struggle against criminality assumes not only criminal prophylaxis but also its decreasing or even attenuating of this phenomenon [190, p. 129].

As we can see, *prevention and struggle with criminal offences of economic and financial character* assumes a set of capacities and high professional qualities in the sphere of national economy, economic management, commercial, financial and banking sphere, as well as profound knowledge of the forms of their perpetration [146, p. 31-32]. We must bring to our mind that *prevention of crime* is not the same as the *criminological security*. It is the term introduced in the criminological science of the Republic of Moldova by the professor V. Bujor and sustained by his followers in criminology (I. Iacub) [177, p. 38-41]. Therefore, in the Moldavian criminological literature there is defined and described a new scientific category, which is imposed to be very important for our research: *"the criminological security".* In its essence, the concept of criminological security includes: state of protection which is ensured for vital interests of the person, state and society against criminal assaults; sate of protection against the threat of such assaults which are originated from different criminogenic factors; comprehension by people of such protection.

In another context we have to bring, for the purpose of prevention and detection of the economic fraud, Moldavian criminologists M. Gherman and V. Grosu have elaborated a whole set of measures of the financial control, which will be performed in several directions: research, control, meticulous verification of the financial, commercial and bookkeeping documents [146,

p. 32]. We have observed that in the absolute majority of the investigations there is absent a clear approach of criminal behavior in the field of prevention and reduction of the phenomena of white-collar criminality. All of those surveys are treating problems which are directly linked to our scientific research; nevertheless, even one of them does not cover in a complete manner the field of our investigation. Some criminologists are dealing with the definitional issues of white-collar crime; some of them – with specific problems of it (corruption; money laundering; bank fraud; bankruptcy etc.), but nobody with criminological approach in the domain of white-collar prevention policy.

This situation in the Moldavian doctrine can be explained by a single cause – *our topic is absolutely new for the Republic of Moldova.* The objective situation created before in the Moldavian science of Criminology suggests us and even provoked us, from one side, to create a new, original and viable field of scientific research – such as white-collar criminality in criminology and, from another side, to elaborate a new methodology of white-collar criminality reduction, based on the last achievements of modern Criminology. Therefore, we consider that the importance of the results obtained in the limits of our scientific research consists in an adequate mechanism of prognosis and prevention of white-collar criminality as an integral part of penal politics of the Republic of Moldova as well as of the State of Israel.

1.3. Conclusions to the Chapter I

As a result of the meticulous analysis of the foreign and national scientific background we have obtained the following conclusions:

1. A great amount of theories identifies personality characteristics that may influence white-collar offender behavior: *the rational choice approach in Economics*; *the concept of individualism in Sociology; the concept of behavioral self-control in Criminology; the concept of narcissism in Psychiatry; the concept of hedonism in Psychology*. Central to these theories are concepts such as *opportunity*; *trust; core competence*.

2. Owing to progressive foreign literature we have formulated the definition of white-collar crime, as *an intentional, profit-driven, non-violent, illegal act (action or omission), prohibited by Criminal law, expressed in illegal financial acts, deceitful or dishonest business, deceitful practices or abuses of state power, committed by a corporate entity or an individual who is using his occupational status, special knowledge or technical competences for illegal financial gain, which has provoked harm (damages, losses, feeling of distrust etc.) or has created a real risk of harm occurrence in public or private sector*.

3. There is a substantial literature abroad on the prediction of dishonesty, but instruments are imprecise and still generate a number of errors, people who appear to be at risk of offending but who are in fact unlikely to commit the crime. Quite a few studies were dedicated to the field of white-collar offences in criminological and rational aspects and form an aspect of decision-making of a white-collar criminal. By contrast, concerning the scientific field of the Republic of Moldova, we have observed that in the absolute majority of the investigations of the criminal behavior approach of in the field of prevention and reduction of the phenomena of white-collar criminality is absent. All of those surveys are treating problems which are directly linked to our scientific research; nevertheless, even one of them does not cover in a complete manner the field of our investigation. This situation in the Moldavian doctrine can be explained by a single cause – our topic is absolutely new for the Republic of Moldova.

4. Taking into consideration the above-mentioned scientific background we have to recognize that nowadays in the modern criminology the Rational Theory still dominates. At the same time, the light of Irrational Theory (Prospect Theory) of intuitive decision-making in white-collar crime perpetrating, our research of personality traits of the white-collar offender in has proved that we are on a right way in order to create a valid and authentic theory.

5. If the critical thinking is the key standpoint of the Rational Choice Theory, then intuition is considered to be the core of irrational decisions. We believe that decisions to perpetrate a white-collar crime are made especially challenging under conditions of uncertainty, where it is difficult to foresee the consequences or outcomes of events with clarity. In the light of the Prospect Theory in white-collar criminality explanation, *if one option is better on at least one aspect, and at least as good on all other aspects, it will be preferred to lesser options.*

6. In order to prove the authenticity of the Irrational Theory in criminology, we decided to perform a profound empirical research of several groups (white-collar and blue-collar offenders, as well as the control groups both from Moldova and Israel). By obtaining valid and reliable results, we tried to understand the nature and depth of the phenomenon of white-collar crime, sometimes being used statistical analysis which had fortified the validity of our research finding. Especially, we have researched the fields of micro-focus on carrying out tender's model, which, in our opinion became the leader in white-collar criminality in public sector, as well as related and complementary areas such as financial control, ethics, money laundering etc. As a result of literature analysis we believe that *psychological variables do discriminate between white-collar offenders and non-offenders.*

*It can be speculated that in addition to high hedonism, low integrity and high conscientiousness are important feature*s.

7. From the above-mentioned we can conclude the following: *decisions made in the past, impact the decision-making process in the present.* There is an assumption of stable preferences. This assumption allows one to predict how individuals respond to changes in parameters of being caught and punished; for example, whether the act of crime or deviance can be made less attractive to an individual and whether crime or deviant behavior can be averted. On the base of Irrational Theory postulations, we have elaborated our original form of pre-employment test, as a valid method of white-collar criminality reduction in the Penal politics of the State, because discovering patterns that reflect a predisposition to engage in white-collar crimes can be useful in the hiring process.

8. Our basic research question is how to deal with and how to create a new, inventive and resourceful attitude to limit the potential white-collar offenders, in general, and tender crimes, in particular, in the public and private sectors of the Republic of Moldova and the State of Israel. This can be presented into two levels:

a) *Macro aspect* – to identify the potential perpetrators before the working during the pre-employment casting;

b) *Micro aspect* – to prevent the desire or the propensity to perpetrate a white-collar crime.

2. THE PHENOMENON OF WHITE-COLLAR CRIMINALITY IN MOLDOVA AND ISRAEL

2.1. The Concept of White-collar crime

The basic purpose of this paragraph is to formulate the concept and the origin of the white-collar crime, to explain the nature of white-collar criminality phenomenon, as well as the harmful nature of this criminal misdeed. White-collar crime impacts society in economic ways greater than other types of crime yet has been relatively neglected from a criminological research perspective. The subject of white-collar crimes, especially of corruption, is rarely prosecuted because the legislation in force provides the possibility of penal consequences in the case of denunciation of the crime and cooperation with the law enforcement authorities [291, p. 6].

While *a criminal offence* is considered to be an event, *criminality* constitutes a social phenomenon in mass which manifests a certain regularity and permanence of occurrence [181, p. 116]. Concerning to the general concept of criminality we have found two basic explanations of its concept: *criminality as a social phenomenon* (it possesses a negative impact over society and undermines social relations, it has its own structure, which determines its quality, causation between social relationship and criminal incidents etc.)*; criminality as a juridical phenomenon* (criminality covers the assembly of human misbehaviors, being determined by definite geographical and historical conditions which are recognized to be criminal, criminalized and sanctioned under certain conditions) [*Criminality* in: 70; 373, p. 21-24].

In accordance with our point of view, criminality is a socio-juridical phenomenon and cannot be strictly interpreted as a pure social or as a pure juridical phenomenon. Its nature must be regarded as a complex one. Therefore, we have the following vision upon the scientific concept of criminality: ***criminality*** *means a totality of criminal misdeeds (constitute a crime in accordance with the Substantive Criminal Law), determined by and committed in the realm of certain geographical places under definite historical conditions, which has a harmful effect for the whole society by affecting social relationships (inflicting harm or threatening).*

The basic features of criminality are the following: social conditionality; mass character; historical variability; social character; criminal character; system character [369, p. 33]. The basic highlights of crime are of two types: *quantitative* (volume (state), intensity (level), dynamics) and *qualitative* (social harmful character, structure, territorial spreading) [369, p. 39]. Before the profound analysis of the white-collar crime concept, we have to clarify an issue of the significant issue. Thus, the decisive question in this analysis is *the criterion of violation of the criminal law*. We consider that conviction in the criminal court, which is sometimes suggested as

the criterion, is not adequate because a large portion of those who commit crimes are not convicted in criminal courts.

The definition of crime has been a longstanding problem for white-collar criminologists and one that is not easily resolved. Today there exist two approaches for understanding what is and what is not white-collar crime: a narrow approach and a large one. Thus, there exists a presumption in criminology according to which *only those activities that have been successfully prosecuted are the proper realm of criminologists*, those who study white-collar crime have addressed the scientific and practical limitations of such *a narrow approach*. Even in 1947 P. Tappan believed that a behavior could only be considered a white-collar crime if the act was legally defined as a crime and if the offender had been convicted for the offense. That is, he rejected Sutherland's belief that a white-collar crime could be a violation of civil or administrative law without being condemned by criminal law [295, p. 96]. Not only does the official definition of crime dramatically limit the population of legitimate study, but more important, it directly contradicts a guiding principle of the white-collar crime tradition, that a large amount of such crime goes undetected and/or unprosecuted precisely because it is *"white-collar".*

In fact, *we accept the large approach in criminology* concerning definition of white-collar crimes and white-collar offenders. We sustain the current criminological postulation that the criminological research cannot be limited only to the misdeeds which are criminally prosecuted and punished by Criminal law [203, p. 48]. The narrow approach will create obstacles in the reduction of deviant behavior which can be turned into criminal misbehavior, because of the changing objective conditions where a misdeed occurs. In our opinion, *convictability rather than actual conviction should be the criterion of criminality.* The criminologists would not hesitate to accept as data a verified case history of a person who was a criminal but had never been convicted. It is relevant to emphasize the legal, economic and financial crime, as well as the transnational crime and the organized crime composed the phenomenon of *great criminality* [325, p. 108]. The legal criminalities, from one side, and economic-financial criminality, from another, are integral parts of great criminality. While *the legal criminality* includes offences against life, health and body integrity, and legal offences against property, particularly homicides, robberies, rapes, armed robbery, car thefts, etc., committed with varying degrees of violence, *the economic and financial criminality* incorporates job offences and in connection with the job, economic offences against property, the offences of false coins, stamps or other values, offences to the established system for certain economic activities, as well as money laundering and lack of vigilance in respect of financial operations [230, p. 13; 111, p. 171-172; 277, p. 50-51].

White-collar criminality firstly has been identified as *a sociological phenomenon*, and beginning with Sutherland's work there has been a distinct school viewing it as a social rather than a legal concept [244, p. 223]. White-collar criminality encompasses many different types of crime, and those areas are debatable. It is also the case that white-collar violations are often costly in other ways [352; p. 53-57]. The basic postulation of criminology is focused upon the rule that *white-collar crimes typically take place in benign social settings in which the only difference between crime and commerce may be the defendant's state of mind* [89, p. 841]. The sociological definitions concentrate on the socioeconomic fact that white-collar criminals are not part of the traditional *"criminal element"* at all [9, p. 192]. We believe that white-collar crime is not a legal category incorporating specific offenses; rather, it is a social construct. The placement of its conceptual boundaries often reflects the social boundaries of its users.

Undoubtedly, white-collar crime is an integral part of *the shadow economy*. In its order, *shadow economy* constitutes a social-economic institution which executes certain functions in the social life. Such functions can be both destructive (vicious), as well as constructive (creative) [364, p. 7]. Without a doubt, the destructive component of the shadow economy prevails, which step by step becomes the basic threat for the national economic security.

Taking into account the new scientific results obtained by the sociologist Yu.V. Latov, we consider that it is absolutely relevant and reasonable to treat the phenomenon of shadow economy from the three-level approach: 1) *white-collar shadow economy:* this form of shadow economy does not produce some new economic goods, and is considered to be inseparable from legal economy – white-collar economy creates obstacles for competitiveness development in business; 2) *grey shadow economy:* this form of shadow economy produces the same economic goods, as a legal economy but outside the state control – it became a good training how to avoid any regulation of economic life; 3) *black shadow economy:* this form of shadow economy is imposed to be the most autonomous and has no connections with the legal economy because it produces commodities and products which fabricating is officially forbidden – it generates spreading and extending of non-economic compulsion which counteracts with the basic principles of market economy [364, p. 13-14].

Comprehension of the nature of white-collar criminality is based on two fundamental criteria: *the offender's profit interest* and *his professionalism* [202, p. 44]. This category of criminality includes also *the abuse of normal practices of organizations for personal or organizational enrichment* [279, p. 29]. Organizations that tolerate unethical actions tend to socialize members to accept climates of unethical behavior conducive to criminality [111, p. 201-202]. In such a manner, white-collar crimes often are treated in the same way as financial crime, that is a

profit-driven crime to gain access to and control over money, goods or other property that belonged to someone else. Especially, in accordance with the explanatory recommendations elaborated by the Supreme Court of Justice of the Republic of Moldova, from November, 22, 2014, (Decision concerning application of criminal legislation for the criminal cases connected to corruption), there are emphasized the following forms of gain in a profit-driven crime of corruption: goods; services; privileges; advantages; promises [175].

Factors which determine white-collar criminality are of several levels such as: economic factors; social factors; ideological factors; psychological factors; political factors; managerial factors; factors of law-making process [372, p. 240-273]. *The economic crisis as well as the reaction of society towards the economic criminality encourages the perpetrators* [181, p. 116]. As a result, the basic purpose followed by the offender is considered to be *the social and financial success*.

In the realm of this research we decided to analyze two most famous and, in our opinion, analogous notions, but not the same, such as ***white-collar crime*** and ***fraud***. *The concept of fraud is both ubiquitous and indefinable*. In some international regulations we can also meet the term of *"irregularity"*. Therefore, according to the paragraph 2) of Article 1 Regulation EC (EURATOM) No 2988/95 of 18 December 1995, on the protection of the European Communities financial interests [251], definition of ***"irregularity"*** is a large concept which covers intentional violations as well as imprudent one committee by the economic actors. Thus, this term is defined in the following manner: *any infringement of a provision of Community law resulting from an act or omission by an economic operator, which has, or would have, the effect of prejudicing the general budget of the Communities or budgets managed by them, either by reducing or losing revenue accruing from own resources collected directly on behalf of the Communities, or by an unjustified item of expenditure*.

The law has traditionally required that, to be fraudulent, a misleading statement or lie must be material, in that it concerns the price, quantity, effectiveness, or quality of the goods or services in question. The fraud must go to the nature of the bargain itself, rather than to the circumstances surrounding the bargain [165, p. 52]. Traditionally, fraud has been thought to require *the use of deceit*. The category of fraud involves the use of deception, the misrepresentation of status, experiences, commodities, or future events for the purpose of diverting economic assets from the receivers of misrepresented information to its sources. Indeed, there are no white-collar crimes which will not involve some acts of forgery or other misrepresentation of events. In order to confirm it we will bring a case from judicial practice of the State of Israel:

The accused is an Israeli citizen who immigrated to the United States and managed it since 1971 to return to Israel in 1993 his business. As part of its business he used to acquire land and property, to initiate their improvement through the construction and/or rent them and to that used to take loans, usually from banks. These loans, made the initial loan for the purchase of property or loans for the purpose of refinancing the property, or for construction purposes, have been made. The defendant has been accused for the presentation of false documents to obtain loans, which is a federal offense in the United States. Also, the defendant has concealed necessary documents and has failed to return money as the main condition in the loan agreement. As a result, his fraudulent activity has induced to his enrichment of $ 20 million [130].

Fraud is a human endeavor, involving deception, purposeful intent, intensity of desire, risk of apprehension, violation of trust, rationalization, etc. This embraces many and varied forms of conduct, ranging from false claims against an insurance policy to some corporate frauds that are meticulously planned and intricate in their execution [131, p. 1]. The variety and complexity of fraud necessitates that, for purposes of explanation, the concept of fraud are *"broken down"* into manageable categories. Fraud involves intentional acts and is perpetrated by human beings using deception, trickery, and cunning that can be broadly classified as comprising two types of misrepresentation: 1) *suggestio falsi* (suggestion of falsehood) or 2) *suppressio veri* (suppression of truth) [248, p. 522].

According to its core, historically-based definition, fraud involves the use of *(1) "false or fraudulent pretenses, representations, or promises"* for the purpose of *(2) "obtaining money or property".* Under such a definition, fraud seems to refer to two basic, and fairly discrete, forms of moral wrongfulness: *stealing* and *deception*. If the object of a given fraud is some *"unjust advantage"* or *"injury to the rights or interests of others"* other than the obtaining of money or property, then such fraud would not violate the norm against stealing. And if such fraud is carried out by some *"dishonest"* but non-deceptive means of the sort mentioned above, then it would involve cheating, exploitation, disloyalty, or promise-breaking, rather than deceit [244, p. 238]. A fraud will have place in the case when there is communicated a false information to a person who is capable to comprehend it, able understand the harmful character of the act and to control it. A person with the vicarious mental capacity will not be in state to understand it and to act irrational. Therefore, if a person does not comprehend the character of the acts which are committed against him or against the estate which belongs to him we will have a situation of theft and not fraud, even if the perpetrator has fulfilled some actions directed towards the inducement to victim's mistaken belief [319, p. 61].

In continuation of our detailed analysis we have to bring to our mind that in accordance with Annex to Convention drawn up on the basis of Article K.3 of the Treaty on European Union, *on the protection of the European Communities' financial interests* [114], ***fraud affecting the European Communities' financial interests*** shall consist of:

a) *in respect of expenditure*, any intentional act omission relating to: the use or presentation of false, incorrect or incomplete statements or documents, which has as its effect the misappropriation or wrongful retention of funds from the general budget of the European Communities or budgets managed by, or on behalf of, the European Communities; non-disclosure of information in violation of a specific obligation, with the same effect; the misapplication of such funds for purposes other than those for which they were originally granted;
b) *in respect of revenue*, any intentional act or omission relating to: the use or presentation of false, incorrect or incomplete statements or documents, which has as its effect the illegal diminution of the resources of the general budget of the European Communities or budgets managed by, or on behalf of, the European Communities; non-disclosure of information in violation of a specific obligation, with the same effect; misapplication of a legally obtained benefit, with the same effect.

Actions which constitute fraud include but are not limited to: abuse of trust; fraud concerning the investments' capital; embezzlement and theft; theft by extortion; forgery and other manipulative actions with documents; despoliation; manipulations with rate or price inside the market; insolvency crimes; corruption and bribery (personal gain, offering of an advantage; accepting of bribe; offering of a bribe); threats and intimidation; manipulation with the accountant and financial declarations; illegal activity of *"inside trading"* and market manipulation; statistics falsification; cyber crimes; piracy and counterfeiting of products and trademarks; abuse of private and commercial secrets; anti-competitive conspiracy; money laundering; violation of purchasing politics; violation of brokerage contracts and any illegal act with signatures [234].

In case of ***cyber fraud*** as a specific form of fraud, deception can be realized by methods similar or identical to an ordinary fraud, but the offender does not follow the purpose of taking away of a good from the victim, instead of it, he intends to obtain some illegal benefits in a form of unrealized profit which can be originated from a certain good or from a special enterprise activity. As a result, between criminal offences of cyber fraud, on one hand, and ordinary fraud, on another hand, is detected a fraudulent relationship, namely – inflicting of some material damages by means of deception or abuse of trust [113, p. 21].

The economic and financial fraud is characterized by two principal dimensions such as: *national dimension; international dimension*. *National dimension* assumes a totality of misdeeds

recognized as criminal in accordance with national criminal legislation of the each state, which are committed in the realm of internal economical and financial system and which doesn't induce to the international procedures. *International dimension* means a totality of criminal misdeeds which are perpetrated with an international level (people, corporations, banks etc.). Those two dimensions do not have a static character because there is a tendency of internationalization of criminal frauds [299, p. 12]. *Misrepresentations may pertain to the past, present or future*. They may reflect transactions based on entitlement to benefits because of status or past experience, based on expectations of future events in an investment context, or based on more contemporary exchanges of goods and services. They may be implemented through oral or written mans, or through the use of physical equipment, props, actors, or costumes. Central to these offenses is the fact that without the deception, the illicit transaction presumably would not be consummated [279, p. 20].

With regards to all above mentioned, we believe that ***fraud*** signifies *any intentional or deliberate act, any false representation or concealment of any important fact by the employees or third persons for the purpose of any personal gain or in order to inflict harm or financial lost*. In such a manner, fraud can include *any violation of the regulations concerning the capital market, violation of the internal legislation or instructions by the corporations, employees or third parties, where such violation can cause pecuniary consequences to the victim.*

In another portion of our research we have to mention that white-collar offenses are commonly recognized as the most financially serious violations of law, especially compared to conventional offenses but also concerning to major financial offenses taken separately. The modern penal and criminological doctrine recognizes that this category of criminality is *a privileged one*, even in comparison to other types of fraud or other deceptive profit-oriented crimes [337, p. 11]. Today, criminologists and social scientists offer various ways to define *white-collar crime*. These variations tend to overlap with one another and include the following definitions of white-collar crimes: as moral or ethical violations; as social harm; as violations of criminal law; as violations of civil law; as violations of regulatory laws; as workplace deviance; as definitions socially constructed by businesses; as research definitions; as official government definitions; as violations of trust; as occupational crimes; as violations occurring in occupational systems.

The primary function of any organization is goal attainment. In a business organization one of the more important goals is *profitability*. Crimes committed against the company by its staff and employees negatively affect the attainment of this goal. To this extent, and for the purpose of continuing of our research, ***the term white-collar crime is originating from the social***

essence of job and its forms. In such a manner, a group of positions that are identical with respect to their major tasks and responsibilities form a job.

Job *is thus, a group of homogeneous tasks characterized by similarity of functions and consistent patterns of some psychological and behavioral outcomes* [7, p. 421]. Jobs are classified and arranged into different classes, groups or families according to a systematic schema which explains the roles and organization of employees for accomplishment of specific tasks. This classification scheme is based on organizational lines of authority, technology, human behavior and the job content this classification scheme is categorized as: *white-collar jobs* (the managerial and professional people) and, *blue-collar jobs* (the physical and factory laborers).

White-collar jobs include performing the non-manual work; that is dealing with information, not the things. These jobs demand specialized experience and rigorous education. Those, who perform these jobs are called white-collar workers and bear job titles like: accountants, bankers, attorneys, real estate agents, professional consultants, supervisors, clerks, professionals and managers.

Blue-collar jobs, on the other hand, involve performing the manual work which requires physical involvement and efforts. These jobs require technically skilled personnel who are formally trained and certified like: engineers, mechanics, plumbers, electricians and structural workers. Blue-collar jobs can also be performed by low-skilled people who are designated to perform simple tasks such as cleaning, maintenance and assembly line work. The main titles given to the blue-collar workers vary according to the places where these employees are hired; their responsibilities also vary as their titles vary. Their primary responsibility is to ensure the proper use of organizational resources, so that organization can increase their productivity.

The difference between blue-collar and white-collar employees can be mentioned in the following standpoints: 1) *blue and white-collar employees differ significantly from each other on the basis of their job characteristics and their behavior:* white-collar employees have higher levels jobs, and blue-collar workers on the other hand perform low level jobs; 2) *both differ in the way they estimate various aspects of a job:* white-collar employees are traditionally found to value the intrinsic aspects of the job, whereas the blue collar workers attach more importance to extrinsic aspects such as rewards or job security; 3) *the central motivational factors* of blue-collar workers are the extrinsic job aspects such as: the job security, and rewards. The white collar workers value intrinsic aspects of their jobs like autonomy and task significance [7, p. 421-422].

How white-collar crime is generated? What are the basic premises of the white-collar crime? Employees in a given time period or context are very limited in terms of the type of

deviant behavior in which they can engage. Thus, they may be motivated to engage in a dysfunctional behavior. Such *dysfunctional behavior* occurs when employees commit acts that have negative consequences for an individual within an organization, a group of individuals, and/or the organization itself. There are two general types: *violent* and *deviant* (e.g., aggression, physical and verbal assault, terrorism) and *nonviolent dysfunctional* (e.g., alcohol and drug use, revenge, absence, theft). Organizational misbehavior is a deliberate act by organizational members that violates basic organizational and/or societal norms. Such misbehavior can intend to benefit an individual or the organization and generally includes an objective to inflict damage [198].

Deviant behavior *(violent or non-violent)* consists of voluntary acts that break major organizational norms and threaten the welfare of the organization and/or its members [326, p. 72]. Deviant behavior is a misdeed of a single (or a group of persons) which does not correspond to the norms and expectances officially established or actually accustomed social rules of behavior [340, p. 6]. Deviant behavior by itself forms the subject matter of the independent course of deviantology. Deviantology can be defined as *sociology of deviantness and social control, deals in detail with main forms of deviantness – crime, corruption, terrorism, narcotism, drunkenness, alcoholism, suicide, prostitution, sexual deviation, social creative work, and so on, as well as theory and main directions of social control over deviantness* [340, p. 2]. Such deviant behaviors can be defined as the intent to harm the organization or its members and can include: counterproductive behaviors, antisocial behaviors, retaliator behaviors, workplace aggression, property deviance including theft and property damage, disciplinary problems such as poor attendance and not following directions, organizational rule breaking, and alcohol and substance abuse [198].

The most important for our research is considered to be especially counterproductive behavior of the employee. So, in the special criminological literature, ***counterproductive behaviors*** (a form of protest behavior) are defined as *any intentional behavior by an organizational member viewed by the organization, as contrary to its legitimate interests* [169, p. 220], and can be expressed in a set of negative behaviors that are destructive to the organization by disturbing its operational activates or assets, or by hurting workers in such a way that will overcome their efficiency [197, p. 18]. Nevertheless, the counterproductive behavior is seen as an element of job performance [233, p. 679-703]. *Job performance* is a multi-dimensional construct which indicates how well employees perform their tasks, the initiative they take and the resourcefulness they show in solving problems [257, p. 95-99].

Workplace crime is best restricted to conventional forms of crime, e.g. homicide; assault; rape; molestation; robbery; theft; etc., that occur at the workplace [142, p. 253-254; 174, p. 206].

At the same time, we have to mention that often, white-collar criminality is generated by ***the conflict of interests*** [366, p. 83-86]. Therefore, the Israeli judicial practice has successfully defined the term of conflict of interest concerning white-collar crimes, especially acts of corruption.

Conflict of interest is determined by the judicial practice of the State of Israel in the following manner: *when the interest of a public official (the employer) is contrary to the public interest (the interest of the employee)* [297]. Conflict of interest can be divided into three categories:

- In the first category are the cases in which personal interests counteracting is expressed in obtaining a benefit from a third party. In this category the third party what creates the conflict of interest in it, and without it can not be created at all such a situation. The cases included in this category are *typical cases of bribery*.
- In the second category are the cases in which personal interests are counteracting due to improper performance of the job, regardless of the existence of a third party. This is a situation of conflict of *"self"* interest, as if the public servant realizes it on its own interest, without the involvement of a third party, bribery is not the issue, but other offenses can be committed) [370, p. 95-99].
- In the middle is the third category, which includes cases in which personal interests are contrary in it in the sense that a benefit is received due to improper execution of the job, but in the exercise of self-interest when public works are executed. This is in contrast to the first category, in which the third party creates the conflict of interest. The question is whether the severity of the conditions included in the third category, which includes situations of complicity aided each other, both materially identical to that bribery, and if the difference in the status of the third party the first category takes third of bribery.).

Taking into account all above-mentioned we can conclude that nowadays, ***white-collar crime has become an umbrella concept*** often used to describe a host of criminal behaviors, including but not limited to, illegal financial acts, deceitful or dishonest business practices, or abuses of state power. In the special criminological literature there have been identified *several characteristic features of white-collar criminality* [207, p. 12-13]. Taking into account those opinions, we have concluded that these crimes are committed: 1) *in a specific sphere:* in the financial, enterprise and economic sphere, irrespective if it is in public (state authorities etc.) or private sector (enterprises, corporations etc.); 2) *by a specific way:* always and exclusively by non-violent methods, such as, deception, fraud, forgery, corruption, exploitation of the commercial secret, misuse of confidential personal data; 3) *by a special subject:* by the persons

who possess a sufficient and necessary level in the economical, commercial or financial domain; 4) *with a specific scope:* for the purpose of profit accumulation, economic dominance, safeguarding of some legal entities which are in a difficult economical situation.

A white-collar crime is one that does not: necessarily involve force against a person or property; directly relate to the possession, sale, or distribution of narcotics; directly relate to organized crime activities; directly relate to such national policies as immigration, civil rights, and national security; or directly involve 'vice crimes' or the common theft of property [64, p. 320]. Most agreed the following characteristic features of white-collar crimes are: the lack of direct violence against the victim – the critical element; the criminal activity should have been the result of an opportunity to commit the crime afforded by the offender's status in an organization or their position of respect within the community; deception to the extent necessary to commit the criminal offense (such as misrepresentation of the perpetrator's abilities, financial resources, accomplishments, some false promise or claim intended to deceive the victim, or possibly a deliberate effort to conceal information from the victim) [110, p. 481-523].

Considerations that often distinguish white-collar offences from other types of crime include: white-collar offenders are not normally from socially-deprived backgrounds; white-collar offenders often do not have prior convictions; white-collar offences often involve a breach of trust or violation of some other moral virtue, such as loyalty; the offences are normally well planned or may continue over a long period of time; it is often possible to fully remedy the resulting tangible harm through monetary restitution; there is no limit to the maximum benefit derived from the crime; the harm caused by the offence often goes beyond that inflicted on individuals and extends to financial institutions and markets; there are often non-criminal sequels to the conduct in question; and there is often a range of incidental sanctions which are suffered by white-collar offenders, including loss of reputation and reduction of future career prospects [64, p. 334; 312, p. 342]. Furthermore, without hesitation, there is a common feature of all the definitions mentioned above: white-collar crime involves *deceit* or *breach of trust*. In business and the professions white-collar crime consists principally of ***violation of delegated or implied trust*** [294, p. 3]. The modern criminology considers that *white-collar crimes violate trust and therefore create distrust, which lowers social morals and produces social disorganization on a large scale* [244, p. 493]. Other crimes produce relatively little defect on social institutions or social organization [84, p. 1-25].

In relation to the offense of fraud, *breach of trust* is required in order to be established by court. Damage to the reputation of the corporation is enough to establish conviction for fraud [297]. From economic point of view, ***trust*** is defined as *the expectation that arises within a*

community of regular, honest and co-operative behaviour, based on commonly shared norms, on the part of other members of that community [285, p. 2]. Trust necessarily contains an element of risk and uncertainty, since in conditions of absolute certainty there is no need for trust at all. Notion of choice becomes important, as there may be situations in which investors do not have a choice over the risks that they are exposed to, and they may be *"coerced"* into trusting that the financial regulators will protect them from harm. The issue of whether *"coerced trust"* constitutes trust at all is then pertinent [285, p. 2-3].

Deception and ***guile*** are indeed the *sine qua non* of white-collar crime. This appears in the ability to hide the illegality in apparently legitimate transactions or statements. *Non-violence* is part of this ability, as is the premeditation inherent in this type of crime. In a word, we agree with the definition provided by the criminologist J.S. Applegate who has summarized that *white-collar crime is a pattern of apparently routine economic transactions, which has the effect of bringing to the perpetrator economic gain to which he or she is not legally entitled* [9, p. 193].

In accordance with our point of view ***white-collar crime*** *is an intentional, profit-driven, non-violent, illegal act (action or omission), prohibited by Criminal law, expressed in illegal financial acts, deceitful or dishonest business, deceitful practices or abuses of state power, committed by a corporate entity or an individual who is using his occupational status, special knowledge or technical competences for illegal financial gain, which has provoked harm (damages, losses, feeling of distrust etc.) or has created a real risk of harm occurrence in public or private sector*.

In order to make clear such definition we have to clarify the following standpoints which can be emphasized from our definition of the white-collar crime: 1) it is expressed in an illegal act (action or omission) prohibited by Criminal law; 2) it is an intentional crime; 3) it is non-violent crime based on deceit, dishonesty and breach of trust; 4) it is usually committed for the organization, against it, or the organization may be the vehicle for achieving personal goals and exercising power; 5) it is a crime of a camouflaged violation which includes a) illegal financial acts, b) deceitful or dishonest business, c) deceitful practices or abuses of state power; 6) it is committed in public or in private sector; 7) it is committed by a corporate entity or an individual; 8) individual is using his occupational status, special knowledge or technical competences; 9) it is a misdeed which has provoked harm or has created a real risk of harm occurrence; 10) it is covering not only occupational deviance by persons of high status, but also criminal misdeeds committed by persons of modest social origin against financial institutions and other similar acts (banks, credit cards organizations etc.); 11) it is a crime of a camouflaged purpose – it is committed for financial gain in order to gain access to and to control over money, goods or other

property that belongs to someone else. Financial gain means achieving competitive or personal advantage which includes obtaining money and property; avoiding payment or loss of money or property. Financial gain must be illegal, thus, damages and losses caused as a result of lawful and fair competition is not considered to be wrongful.

In function of *the level of harmfulness* white-collar crime is characterized by several distinctive patterns: 1) it differs from conventional crime in the kind and quality of harm caused and in the way in which it affects victims; 2) it tends to involve harms that are more difficult to identify than in the case of conventional street crimes [346]; 3) it is committed through non-violent means; it causes harm that is incorporeal (indirect, diffuse), such as financial loss or injury to an institution; 4) it occurs at a nonspecific physical location over what can be a difficult-to-define period of time [244, p. 227-228]; 5) it can be criminally prosecuted only if it is *morally wrongful*.

There are many harmful white-collar type acts that become criminal only if they are also wrongful. For example, the kinds of harms caused by unlawful price fixing, insider trading, and fraud, on the one hand, and lawful (if ruinous) competition, on the other, are virtually indistinguishable from each other: all involve loss of money, a business, a job, or market share. But, assuming that the relevant players *"played by the rules",* and violated no one's rights, we would not consider the kinds of harms that result from lawful *"fair"* competition wrongful, and because such acts are not wrongful, they should not be subject to criminal sanctions [244, p. 229].

The effects of white-collar crime are not limited to only the corporate sector, but the costs, both financial and physical, are extremely detrimental to all of society. The effect of white-collar crime is not merely limited to *financial damage*. In addition, there are *physical costs* that can destroy the preconceived notion that only conventional crime is associated with the loss of lives. White-collar crime can produce unsafe working environments, high levels of pollution, along with distributing unsafe products to consumers [211, p. 2]. The victims that are subject to the physical harms of white-collar often do not even know how to assign culpability to the organizations or individuals at fault, even in those instances where they believe that someone is to blame for their condition [211, p. 2]. The legal regulations from Criminal law of both of countries (the Republic of Moldova and the State of Israel) concerning white-collar crime are constructed in such a manner which permits prosecution not only in the case of accomplished crime but also in case when the creation of a *risk* of harm already exists. It is unclear if the *total cost* consists of court costs, jail costs, lost jobs, consumer price increases, lost savings, and falling stock prices [164, p. 12]. Especially, in accordance with the official data from the Ministry of Internal Affairs of the Republic of Moldova, during the year 2015 there have been

registered totally 1485 of the economical crimes, the whole material damage being of 429.301.840 lei, while restitution of the inflicted harm has been ensured just in the sum of 16.301.596 lei, or 0,1% from the damage registered. As a result, of law enforcement activity there have been documented and annihilated 16 criminal groups that have been occupied with fraudulent criminal activity [243].

Criminal sanctions are rare, especially for the offenses of powerful perpetrators, and even large civil fines are small relative to the size and wealth of many such offenders [282, p. 47]. It must be remembered that the shareholders are nevertheless the beneficiaries of the illegal behavior [141, p. 9-10]. In general, even if the profit accumulation possesses a heterogeneous structure, nowadays informational systems and theoretical basis of positive economical theory do not permit us to divide profit mass into normal profit and illegal profit [238, p. 257].

The key determinant in the sentencing of white-collar offenders, as with all offenders, is the principle of proportionality. The proportionality principle has two limbs: the harm caused by the offence and the level of pain inflicted by the punishment. The requirement of proportionality is satisfied if these limbs are aligned [64, p. 318]. In terms of property offences, the harm comes in two main forms. Especially, it is a financial loss to the victim. This is dependent on the value of property taken from the victim, and the means of the victim. To this end, high value offences will usually cause more suffering than small ones, and real individuals are usually more harmed than large institutions, which have a greater capacity to recover losses or build them into their financial planning. Thus, crimes committed against individuals, especially those who are financially vulnerable or fragile (i.e. the poorest, the unemployed or financially struggling), cause more direct and much greater harm than crimes committed against the revenue or large corporations. An individual's capacity to recover is often limited and their interests are demonstrably set back by such crimes.

To the extent that there is general convergence in the approach to sentencing white-collar offenders, the approach is often not sound. This is the case in relation to the minor sentencing discount accorded for previous good character, and the prevailing orthodoxy which assumes that offences targeted at major institutions, such as banks, meaningfully impair community confidence in such institutions [64, p. 318]. It is necessary to consider whether the forfeiture will have a disproportionate or exceptional effect on the offender and may have a substantial deterrent effect some key themes emerge from the decisions: 1) the type of conduct which constitutes a white-collar crime varies widely, hence, it is not feasible for a sentencing tariff to be developed; 2) crimes that are well-planned and committed over a long period of time are often punished more heavily; 3) breach of trust is a strong aggravating factor; 4) restitution of the

amount taken is a mitigating factor but, generally, does not carry considerable weight; 5) previous good character carries little mitigating weight, given that this is said to be both typical and facilitative of white-collar offending; 6) good family background is also of little mitigating weight; 7) penalties imposed incidentally or consequently upon conviction in the form of confiscation, restitution and/or disqualification orders may or may not be taken into account, depending on the jurisdiction and the reason for the penalty.

Victimization of upper-class members by other upper-class members can be considered a crime [287, p. 864]. Upper-class members need protection against deviant individuals in their own class. It is an inter-group conflict in the dominant class [100, p.9]. In a study of convicted white-collar criminals, the distribution of victims was as follows: employers; banks; tax authorities; customers; shareholders; others. *Employers* belong to the elite themselves, while banks and tax authorities are powerful institutions in societies. *Customers* may be weak victims, while shareholders who become victims of insider trading, can be a quite powerful group in collaboration with the stock exchange [100, p. 10].

Like their individual counterparts, *organizations serve as victims of crime*. Because of their valuable resources and their relatively permeable boundaries, organizations provide easy and profitable targets of theft [58, p. 2]. *Organizations* may suffer from white-collar crime in at least three ways: 1) through fraudulent behavior by external contract partners; 2) by internal individuals securing profits for themselves at the cost of the shareholders and, less obviously; 3) by engaging in business transactions that may turn out as illegal, risking legal reactions and loss of reputation.

Pursuant to our standpoint, white-collar crime and fraud are similar but not the same. In order to be clearer we have to mention that ***any form of white-collar crime possesses elements of fraud (dishonesty, deception, concealment) but not every fraud is white-collar***. In this way, we can conclude that the offence-based definition of white-collar crime, which is originated on the means of crime commission, is seemed to be partially invalid because if it will be accepted in a whole, then the white-collar crime will be identical to the concept of fraud. But in reality, it isn't. We insist that in fact, the inherent feature of any white-collar crime besides the fraudulent method of the criminal's misbehavior, are considered to be the following three necessary elements: the special occupational status of the offender; abuse of that special occupational status; the causal relationship between that special occupational status and the fraudulent misbehavior expressed in its abuse. According to our point of view, lack of those elements will transform the white-collar crime into the ordinary fraud when anyone can commit it.

2.2. The Portrait of the White-Collar Offender and his Criminal Motivation

From the very beginning we have to emphasize that personality of white-collar criminals displays an important role in the realm of economic rational choice, sociology's individualism, psychiatry's narcissism, and criminology's self-control. In our opinion, assessing personality and white-collar offending from a bio-psycho-social model provides a multidimensional analysis that incorporates each of these influences that shape personality and behavior.

In the first studies on white-collar crime the general idea was that the causes would be found in *situational factors* (such as company size, branch etc.) and *in the available opportunities that managers had*. Nevertheless, there is still an ongoing debate about how strongly each factor (genes *versus* environment) actually influences personality and what kind of environmental characteristics influence personality in which way. Only evaluation through a multidimensional approach and the development of a profile could provide more depth to current research on white-collar crime.

The model of *person-environment transactions* assumes that stable factors within the person as well as external influences of the environment interact to influence both stability and change in personality due to several specific mechanisms: for example, individuals differ in their preferred environments, their perceptions of their environments, and the ways in which they are perceived by and reacted to by others. As a result, we believe that there is an objective necessity to examine white-collar crime through a lens that combines individual and situational factors such as the bio-psycho-social perspective. Indeed, personality is one of a number of factors that influence behavioral choices and, as described in the bio-psycho-social model, interacts with biology, cognition, environment, sociological interactions, and psychological influences, with individuals responding differently to situations and their environment. Criminologists have to remember that *personality*, although temporarily stable, is also subject to change.

In the psychological aspect, the basic distinctive trait of a criminal personality consists in the deformation of moral qualities [368, p. 89]. The antisocial thoughts and activities are inherent to all criminal offenders, especially, negative attitude to the moral values, selecting of criminal and harmful way for satisfying own necessities [356, p. 403]. It is especially notable that career white-collar criminals show lower self-control in general compared to career street criminals, and this distinguishes them categorically from one-time white-collar offenders.

Developing ***a composite profile of a white-collar offender*** is a step towards understanding factors that separate offenders from non-offenders, allowing researchers and businesses to begin to develop and test training programs to help reduce the risk to organizations, while reducing

criminal offending at the same time. White-collar offenders do not form a homogenous group with respect to their pattern of offending, level of deviance, attitudes toward crime, or social identity. The study below will be dedicated to the analysis of biological, social and psychological factor which have a great impact to the personality of white-collar offender. As a result, we assume that *individuals who exposed to biological, psychological, and sociological risk factors have an increased likelihood to develop personality traits that lead them to unethical and illegal workplace behavior resulting in white-collar crime*.

Biological (genetic) factors include factors related to neurological and neuropsychological dysfunction and genetics. In general, these include: *dysfunctions that affect the capacity to weigh the risks, costs, and benefits of behavior; mood-altering chemical substances that stimulate or accelerate neurological processing; offense-specific characteristics such as heightened physical abilities*. Biological factors are present at or near birth and are either biologically or genetically based. They are linked to offending include impulsivity, tendency toward addiction, temperament, and deficits in attention. At the same time, in accordance with the point of view met in the criminological literature, drug and alcohol use are classified as *biological factors* [321, p. 15-23].

Psychological factors include *cognitive capacity; personality traits; past learning history, and psychopathy.* Psychological factors such as mental disorders, neurological functioning, personality traits, and cognitive ability influence personality development and the behavior that is manifested while working in tandem with biological and sociological factors. *Personality factors* may interact with one another as well as with biological and sociological characteristics to influence behavior, necessitating the need to look at the totality of individuals to understand the drivers of behavior and the combination of factors that separate white-collar offenders from their business professional counterparts. In such a manner, individuals differ in their valuation of material wealth and enjoyment of life. Individuals who believe that the level of material consumption is central to their lives and those who attach high weight to pleasure are called *hedonists*. The self-interest in monetary gain is a characteristic of a white-collar crime offender. Psychologists assumed that *only intense events would impact deep-seated personality* [286, p. 864]. People should differ in their mean levels of personality depending on their age: older individuals should be more emotionally stable, agreeable, and conscientious, but less extraverted and open [286, p. 865].

Personality trait is following psychological factor which determine individual characteristics and define an individual or personality's dimension. Internal threats are the use of one's occupation for personal enrichment through the deliberate misuse or misapplication of the organization's resources or assets. Modern psychology has demonstrated already that *traits are*

separate from the rest of the personality system, static and unresponsive to social environments and life contexts [288, p. 1051]. If psychological traits are important predictors or risk factors for common forms of crime and deviance, their potential application to white-collar crime is a logical extension and an important issue to explore in the context of these offenders. We believe that in comparison to cognitive ability *personality traits* are responsive to parental behavior, investments in education, and policy interventions making personality change a possibility well into adulthood. Non-cognitive skills more generally may be seen as stable inputs into many economic decisions [112]. There have been studied white-collar criminals in terms of their psychological traits. *Traits* referred to one's general tendencies; these are consistent and stable ways of interacting with the external environment and refer to terms such as sociable, aggressive, or fearful [223, p. 16].

Personality traits should not be interpreted as the cause of crime, but whether they may serve as a risk factor for crime to occur [240, p. 72]. Since these traits can be identified prior to the age of responsibility for crime, since there is considerable tendency for these traits to come together in the same people, and since the traits tend to persist through life, it seems reasonable to consider them as comprising a stable construct useful in the explanation of crime [171, p. 7]. In summary, personality traits have been found to play a key role in deviant behavior and fraud [322, p. 31-32]. The presence of an increased number of biological, psychological, and sociological risk factors may lead to deviant workplace behavior resulting in white-collar crime.

Sociological (environmental) factors help shape biological and psychological factors by incorporating the interactions of the individual with their environment. The social environment the individual lives in shapes development and personality, resulting in vicarious learning and modeling of behavior such as violence and lack of empathy. Sociological risk factors don't always work alone; rather they are influencers of personality, and behavior. Sociological risk factors in white-collar crime can include income, social class, and family unit as a child, parental history of crime, parental styles, and organizational environment. A number of other sociological variables may influence white-collar offending include: *family unit as a child* (single parent home, parents married, lived with grandparents, foster care); *parenting styles* (authoritarian, permissive, authoritative, and neglecting); *parental history of crime* (white-collar and non-white-collar) [244, p. 83].

In the realm of theoretical part of our research we agree with Russian criminologists who consider that the characteristic features of white-collar offenders are the following: a certain level of financial prosperity (usually more than standard); a high intellectual level; very good knowledge of economic (commercial, tax etc.) legislation; ability to pay services of legal

professionals and other specialist in juridical and economic domain [323, p. 53]. From social and psychological stand-point they are characterized by the following features: high social status; self-confidence (sometimes it can induce to the open expression of personal superiority over other colleagues, or other servants, including representatives of law enforcement authorities); pragmatism (elements of rationality and practicality); orientation for success (powerful stand-point for reaching a certain purpose, so-called market-directed person); social connections in different spheres including in law enforcement authorities as well as in criminal world [323, p. 53].

The social status distinction was critical to Ed. Sutherland, in that he created the concept as a challenge to popular criminological theories of his day which attributed criminal motivation to the assorted pathologies of poverty. White-collar crimes are not emotional acts tied to particular circumstances, as many murders are, but significantly anticipated events [223, p. 11-12]. Although through the years, criminologists have abandoned theories based on poverty as principal explanations of criminal behavior, many have failed abandon the link of social class characteristics to white-collar crime [279, p. 2-3]. Statements of Ed. Sutherland [294, p. 3] and his adepts obviously do not mean that every business and professional man is a criminal, just as the usual theories do not mean that every man in the lower class is a criminal. In addition to their adequate if not substantial material resources, white-collar criminals are privileged also by *respectability*. White-collar criminals are persons of respectability and influence who have abused their positions to commit financial crime in the course of their professions. Poverty and disgrace are inextricably linked, and, for many, the worst thing about poverty is not the actual living of it, but the shame of it [244, p. 84]. A white-collar offender gains strong support for a noncriminal self-concept by maintaining an otherwise respectable public image. Offenders who commit embezzlement generally occupy positions of financial trust, such as office employees, bookkeepers, or accountants. There have been identified embezzlers as trusted people who stole organizational funds as a result of three conditions: they faced an unshakeable financial problem; they recognized the chance to solve their financial problem by violating their position of financial trust; they developed suitable rationalizations for embezzling to resolve their self-conceptions as trusted people.

In general, white-collar criminals have *regular incomes* according to their occupations as employers or in a typical middle class profession. White-collar criminal's financial assets vary significantly according to gender and depend on what kind of crime the offender has been convicted of [3, p. 30]. The white-collar criminal shows a higher level of socioeconomic status in terms of prestige, income, and education than the general public. White-collar criminals tend to

be more religious than street criminals but less so than the general population. In addition, white-collar criminals tend to vote less often than the general public [3, p. 31]. The actors are typically offenders who do not commit other kinds of crime; they *"specialize"* in taking advantage of their occupational and/or organizational positions to commit offenses and very often are one-time violators. Intent is tied to occupationally and organizationally situated motives and opportunities that vary over time and place (e.g., for greater profits, incomes, reduced risks of detection, etc.).

White-collar criminals are privileged by their location in the hierarchy of business organizations, the hierarchy of society, and the hierarchy of respectability. They are privileged by holding positions of authority in state or private organizations, where they can make financial crime happen by directing resources [162, p. 41]. They are still perceived as *"essentially decent people"* while organized criminals are *"essentially nasty people"* [101, p. 174]. They tend to be married and this means that there are responsibilities for family care before, during, and after conviction.

Respectability is what makes fraud or deceit possible. White-collar criminals are offenders who use their appearance of respectability to commit crimes [111, p. 182]. There have been found that white-collar criminals often do not perceive their acts as crime, and therefore do not perceive of themselves as criminals [272, p. 232-233]. A white-collar offender gains strong support for a noncriminal self-concept by maintaining an otherwise respectable public image. The difference between white and blue collars, indeed the definition of respectability and status may be redundant in late-modern society, but hierarchical order in organizations is not: some still (are paid to) do the thinking and the planning and derive their responsibility and authority from that status, while others do the (dirty) manual work and are not encouraged to question policy or strategy [244, p. 310-311]. The offender is typically a person of respectability and high social status, who commits crime in the course of his *occupation* [335, p. 248]. It is individuals who enjoy respect and trust, they have a high social status in society, they occupy important positions in organizations, and they abuse trust and position as offenders. Their financial crime is hidden among legal financial transactions [162, p. 19]. As we can observe, what is similar in each case is the fact that each crime was committed in the context of the person's legitimate occupation [111, p. 171-172]. *Occupation* is a special status, one that confers power, trust, and individual identity. It is the context in which much conventional life is lived and against which many people judge themselves as successful in life [306, p. 151-165]. *The legitimate occupation* provides not only a context in which the crimes occur, but also the opportunity for the crimes [111, p. 180].

Competitive environments and *organizational structures* provide environmental influences to white-collar offending, while personality traits may separate offenders from non-offenders. As

individuals interact with their environment, a pattern of associations develop that are shaped by past experiences and personality. As individuals continue to interact, they are continued to be shaped, but because individuals are different and encounter different histories they may respond differently to similar stimuli. Despite the enormous costs of economic and political wrongdoing, those who study crime, i.e., *criminologists,* have devoted scant attention to the harms flowing from the misuse of political and economic power [244, p. 203].

We consider that organizations multiply the opportunities for violation, the strategies of offense, and the chances of cover-up. We believe that organizations create opportunities for illegality by the following factors: 1) sewing as wealthy and relatively accessible victims [399, p. 162-163]; 2) expanding the scope of transactional systems and generating impersonal transactions and their related forms of abuse; 3) creating and allocating resources and opportunities, the exploitation of which is desirable to organizational insiders and outsiders; 4) providing a strategic device to facilitate and cover-up illegalities; and by conditioning the development of new normative prescriptions capable of breach. Throughout their original research of white-collar crime H.N. Pontell and G. Geis are demonstrating three cultural conditions which may be significant for how they facilitate criminality: 1) normatively unbridled competition; 2) a pervasive sense of arrogance; 3) an ethic of entitlement [244, p. 88]. Authors affirm that in cultures of competition individuals are driven to strive for success, whether this be fortune, fame, or respect, and they worry ceaselessly about conditions that might stand in their way. In competitive worlds, progress is assessed by comparison with peers, and inevitably there are winners and losers [244, p. 91].

Competitive spirit that often characterizes business leaders is just a sign of perpetual pursuit of money since money is a sign of success and social status. Hence, all else equal, one can hypothesize that a higher level of hedonism leads to an increased likelihood of crime. *An aggressive workplace setting can engender self-absorbed and hedonistic tendencies that will increase the likelihood of an individual partaking in white-collar crime* [211, p. 34]. There have been found the presence of subclinical narcissism among those in managerial positions who had career derailments. Individuals with higher levels of technical proficiency have a greater tendency to go undetected than those with lower technical abilities. When personality traits are combined with *high technical abilities*, in an organizational environment mature for offending a greater emergence of white-collar crime may be seen as the multiple facets work together to lead to criminal offending.

When respectable persons from high-classes violate the law the privileged have little difficulty fashioning and bringing to bear linguistic constructions that excuse or explain their

actions. In part because they generally view their circumstances as exceptional, they generate, elaborate and employ complex interpretations of their motives. The great majority of individuals placed in positions of financial trust fulfill their fiduciary responsibilities honestly and faithfully, but not all. What has been learned about why some persons embezzle from their employers while others do not highlights the importance of self conversations in framing prospective acts [244, p. 93]. As a result, *the linguistic and conversational skills of privileged citizens* give them an advantage at construing criminal decisions as legitimate and socially acceptable actions that is denied citizens of humbler circumstance. It becomes possible for respectable citizens to weigh and select criminal options without adopting a criminal identity [353, p. 57-60]. When weighing criminal opportunity, white-collar offenders employ rhetorical and linguistic constructions that make it seem acceptable and routine. They can draw from a rich repertoire of excuses and explanations. The famous scientist Ed. Sutherland showed that *acts of white-collar criminals are often deliberate and require specialized knowledge as well as extensive training*. Furthermore, to obtain a high-ranking white-collar position, *educational persistence* is often required [81, p. 229-230].

Past learning history is one of the developmental factors which has the potential to influence behavior and personality and is needed to gain a deeper understanding of the criminal misbehavior. It is necessary to directly measure the impact of specific major life events on personality as a past learning history. The term *major life event* includes: *normative transitions in life* (e.g., first job, marriage); *meaningful changes* (e.g., birth of a child, moving in with a partner); *major individual experiences* (e.g., death of a family member, unemployment) [376, p. 102]. In general, *the social environment results in vicarious learning and modeling behavior such as violence and lack of empathy.*

As a result, we can conclude that ***criminal behavior*** *is influenced by the interaction between biological, psychological, and sociological factors.* In the case of personality formation and development, there is an influence of biological, psychological, and sociological factors on the personality traits of an individual [330, p. 58-59].

The absence of a record is seen as a distinctive difference between traditional criminals and white-collar criminals. This is relevant to assessment of moral character, to the reaction to past sanctions and to the assessment of likely future offending. It is often the subject of comment, in relation to both white-collar criminals and sex offenders, that many have had a long history of offending, but are only caught once and then present as *'first offenders*'. In the opinion of criminologists, *white-collar criminals are relatively immune* because of the class bias of the courts and the power of their class to influence the implementation and administration of the law.

This class bias affects not merely present-day courts but to a much greater degree affected the earlier courts which established the precedents and rules of procedure of the present-day courts. Consequently, it is justifiable to interpret the actual or potential failures of conviction in the light of known facts regarding the pressures brought to bear on the agencies which deal with offenders [294, p. 5-6]. The data obtained by foreign criminologists also confirm *the differential treatment accorded white-collar offenders, even when their crimes bring the financial system to the brink of disaster* [101, p.1 68]. Even over a half century ago, Ed. Sutherland have emphasized that inside of a lot of reputable companies there are *recidivist law-breakers* because they believe that their behavior is not criminal, at one side, and it is a very little chance to be caught by authorities. More than it, even when their offenses were exposed, the white-collar criminals refused to think of themselves as criminals (Quoted by: [101, p. 3-8]).

White-collar criminals, like professional thieves, are seldom recruited from juvenile delinquents. As part of the process of learning practical business, a young man with idealism and thoughtfulness for others is inducted into white-collar crime: in many cases he is ordered by managers to do things which he regards as unethical or illegal, while in other cases he learns from those who have the same rank as his own how they make a success; he learns specific techniques of violating the law, together with definitions and situations in which those techniques may be used [8, p. 17]; he develops a general ideology. White-collar offenders do not have extensive records of juvenile misbehavior or of juvenile court appearances. Most white-collar criminals, furthermore, do not have *records* of conventional crime as adults either. Nor do they have histories of association with conventional criminals. Still, it can be asserted reasonably that some white-collar offenders have extensive histories of white-collar criminality. Some white-collar violations, such as falsifying corporation records to mislead stockholders about the financial condition of a company, may take place over a long period of time. There may be many such false reports and many misleading statements. Criminal behavior can be a *"way of life"* for some companies and for some of the individuals in those companies [111, p. 195-196].

The characteristics of career white-collar offenders seem to be based on whether the white-collar criminal's first offense is a white-collar crime or a street crime. If it is a street crime, then this population consists more of young men who are ethnic minorities. For those who engage only in white-collar crime, the population consists predominantly of middle-aged white men. The white-collar criminal's criminal history varies depending on what type of crime the offender has been convicted of. Personality of white-collar offender is significantly related to the probability to reoffend. Demographic variables such as race, employment, and socioeconomic status were important to predicting *recidivism*, as were a number of personality traits including

neurotic personality, low levels of conscientiousness, negative emotions, and insensitivity to others. Adults convicted of white-collar crimes are often *serial offenders* no differently that non-white-collar offenders who display a criminal history throughout their lives countering the belief white-collar offenders do not have a commitment to crime as a way of life because the loss of social status, respectability, money, a job, and a comfortable home and family deters them from a criminal lifestyle unlike street level criminals who have no concern about how criminality affects their future or status. Thus, it is well settled that, in general, good character results in less punishment. The fact that many offenders in a certain category of offending share this trait is no basis for diminishing its relevance. Rarity or commonality of a trait in relation to an offence type is not a basis for determining its role in the sentencing calculus. More than 90% of offenders plead guilty, yet this does not diminish the weight given to the guilty plea discount. It follows that in relation to white-collar offending, good character should be accorded as much weight as in other types of offending. As we have seen, white-collar criminals, however, usually do not begin their criminal careers early in life. While some may have committed instances of delinquency, the great majority of white-collar criminals were relatively crime free. Most came from middle- and upper-class family backgrounds and were committed to educational careers.

The white-collar criminals are consequences of this are not regarded as real criminals by themselves, the general public, or the criminologists. This difference in the implementation of the criminal law is due principally to the difference in the social position of the two types of offenders [294, p. 5-6]. From a criminal's perspective, *white-collar crime approaches the perfect crime:* it reaps substantial rewards, there is an excellent chance of getting away with it, and rarely does an offender have to confront the victim or a horrible crime scene. As a result, the offender usually does not experience any guilt or remorse. In the modern criminological science there exists an erroneous assumption according to which *white-collar criminals are not people who are threatening the lives of others*. There has been an unsupported assumption that because the classification of white-collar crime is labeled non-violent, it is assumed that the offender is also non-violent, they do not pose a physical danger and violence is not their thing. Such misperceptions exist due to a lack of scholarship on examining behavioral characteristics of white-collar offenders and their linkage to violence. This postulation, at the same time, is rejected by the modern criminologists F.S. Perri, T.G. Lichtenwald, E.M. Mieczkowska. They assume that white-collar offenders will resort to violence as a solution to a problem no differently than non-white-collar crime, for example, they proceed violently against the individual(s) who have detected or could potentially detect their fraud, or to prevent disclosure of fraud: hence the name *"fraud-detection homicide"* [240, p. 84].

We absolutely uphold the main idea of these authors and, consequently, consider that postulation that white-collar offenders are violent is understudied due to the unfounded behavioral characteristics. At the same time, in our opinion, there are a lot of cases of white-collar crimes involving deaths and serious injuries, either to employees or members of the public, present the consequences of white-collar crime in its starkest form. These cases often arise from a failure by management to consider the potential harmful consequences of ill-advised and sometimes criminally negligent policies. So on the base of above-mentioned we conclude that *white-collar criminals are not people who are threatening the lives of others, but there are two exceptions: intentional violent crimes committed in order to prevent disclosure of white-collar crime or in order to facilitate its commission; cases arisen from a defective management which consists in failure to consider the potential harmful consequences of workplace – criminally negligent job policies.*

Like most crimes, white-collar offenses require the proper physical opportunity for the crime to occur. Accountants must be in positions of trust over resources in order to steal those resources. Such persons are likely to know how to manipulate financial records and to avoid detection. Like most offenders, white-collar criminals do not wish to be detected; they assess their chances of getting caught and avoid behaviors that increase those chances. According to a golden criminological rule, white-collar crimes are often, but not always, crimes of the *middle aged*. Whereas youth and old age may be mitigating factors in sentencing, middle age generally affords no protection. But all over the world in different judicial systems there exists a custom to concern good character, good education or lack of economic need to mitigate rational, premeditated and profit-seeking crimes [335, p. 253].

The mean age of white collar criminals is around 40-45 years. The explanation for this is similar to the gendered division, younger people have not had the same opportunity to start a business or establish themselves in the labor market so as to engage in white-collar crime to the same degree as middle-aged people. Female offenders have been shown to be more over-represented by divorce and family caretaking [3, p. 30]. The duration of the criminal behavior is on average 14,5 years, but this depends on many different factors. The offenders tend to stop their criminal behavior at around 50 years of age independent of the onset or duration of the criminal behavior. The majority of white-collar criminals belong to the ethnic majority in the country. White collar criminals tend to be married and this means that there are responsibilities for family care before, during, and after conviction.

It is often argued, in white-collar crime cases, that criminal punishment is not needed because the offender has *'suffered enough'* through the process of apprehension, public trial and

sentencing plus any collateral disabilities of the kind just referred to. A. Freiberg considers that *the conviction is a personal calamity* [141, p. 12]. The most serious consequences of the conviction of a white-collar offender, as indeed of many other persons must be loss of his own self-respect and the suffering of disgrace and humiliation, as well as the complete loss of his previous standing in the community, his professional position, and the means of livelihood he has chosen and in which he has acquired expertise [141, p. 12].

In another context we have to mention that around 80% of white-collar criminals are men and this mirrors the general gendered occupational division in society where women tend to have lower-level positions than men. However, this pattern depends on what level of crime we look at. If the white-collar crime is of low complexity (so-called *'pink-collar crimes'* such as asset misappropriation, corruption, fraudulent statements, embezzlement, etc.) then the sex ratio is more balanced compared to more complex crimes such as antitrust violations, security fraud, etc. [123; 124; 280, p. 605-631].

We have found that *women as white-collar criminals* have higher details of education and stable employment as compared with ordinary criminals**,** the type of offences/deviations of white-collar criminals is different than that of ordinary criminals, they are different in terms of social characteristics, they are more exposed to the danger of financial collapse and occasionally they would take more risks [380, p. 195-196]. They can be who found themselves in financial troubles, rich, etc. and these offences do not arouse the condemnation responses typical to street crimes, and are not involved in a real social stigma [344, p. 379-381].

Female offenders have been shown to be more overrepresented by divorce and family caretaking than male offenders [83, p. 22-24]. Female offenders are less likely to have prior convictions despite the fact that they commit a greater number of low-complexity white collar crimes than men. Structural conditions such as an increasing number of women in the labor market combined with a greater responsibility for family seems to be a significant motivational push-factor. The increase of women in the labor market provides more opportunities for women to act criminally in general, and this is especially the case if they are motivated by stressful living conditions in taking care of their family. This is an aspect that should be more carefully investigated in the future. White-collar offences are generally regarded as being committed principally for greed, thus, a paramount consideration in sentencing is the amount of money involved. Other important considerations are the level of sophistication and planning of the offence and whether or not a breach of trust occurred.

At the same time, we are asking ourselves, why do high-status, eminently respected business executives and managers, earning handsome salaries and benefits, breach rules, violate

the law, and engage in deviant behavior? It is evident that this group of violators has no financial *"need"* to infringe the law [362, p. 283-286]. Why does a person with a high public or private status aspire to commit a white-collar crime? In our opinion, it happens due to *decreasing marginal utility law*. Utility is increased by any success to commit a crime that entail financial reward, however, its rise is in a reducing rate. This explains why financially established people, are willing to take a risk with a white-collar crime and accumulate by deception additional money, and/or accumulate greater psychological satisfaction the more they possess *(greed)*. Greed leads to the fact that a person ignores the meaning of his behavior, and does not consider the fact that he might be caught. The alleged criminals become *"addicted"*, as in fact they are not lacking wealth.

We believe that white-collar crime can be attributed to the coming together of three factors: motivation, which is often conditioned by a sense of competition in business, professions, and politics; culturally learned neutralizations; and the opportunity to commit crimes. There have been numerous attempts to explain white-collar criminality and deviance. Far less attention has been paid to the motivations, rationalizations, justifications, and mental processes of offenders. Thus, the issue becomes a question of what the difference is for white-collar criminals when it comes to motivation [318, p. 6; 131].

Motivation *is a combination of an individual's personality and the situation in which they find themselves*. *Motivation* is a process that starts with physiological or psychological urge or need. It activates a behavior or a drive that is aimed at a goal or encouragement [59]. Motivation can take the form of *the desire for financial gain or status within some corporate context*. *Financial gain* is a significant factor if it is linked to psychological factors such as ethical flexibility, resilience, self-restraint, arrogance, and entitlement and to whether the individual has the capacity to cope with the pressure to achieve financial gain for themselves (to get and keep a good job, to be successful, etc.) or for the company they work for (to meet particular financial goals).

In the criminological literature there are emphasized the following categories of motives of the white-collar offender: protection of himself or others from criminal attempts against life, health, personal inviolability, estate; material insurance of the vital necessities; increasing and protection of the social status, personal dignity and self-expression in social surroundings; hedonistic tendencies and desire to live in the best conditions; self-assertion; decompensating of negative emotions (resentment, revenge, injustice, hostility) [351, p. 33-39]; maintaining of social values for the wellbeing of the whole society; satisfying of sexual or other personal necessities which are directed to private relationships with another person; satisfying of necessity

in an accustomed way of life, occupying with accustomed activity, communicating with an accustomed group of people and so on; avoiding spending physical and mental forces which is expressed in the absence of desire to execute some obligations imposed by law that can finally, induce to criminal liability [392, p. 14-15].

We believe that for white-collar crimes are absolutely characteristics several of them: material insurance of the vital necessities; increasing and protection of the social status, personal dignity and self-expression in social surroundings; self-assertion; hedonistic tendencies and desire to live in the best conditions.

What is the usual motive of white-collar criminals? The answer is an affirmative one – ***money***. A motive is the specific reason that prompted the offender to engage in crime. That reason, however, doesn't explain the crime because the same motive can be used to account for non-criminal behavior. For example, greed is also a common motive for many noncriminal acts, such as working overtime, obtaining additional or special training for a promotion, and borrowing money from a bank. Greed, in other words, is too general a condition to provide a theoretical explanation for a specific act. Good theories of crime clearly differentiate what makes some greedy people turn to crime while other greedy people do not violate the law. Explaining the behavior of white-collar criminals poses special problems for criminological theorists. As we have seen in earlier chapters, most theories direct our attention to the origins of law-violating behavior early in life [3, p. 31].

Greed was identified as the primary motivation for leaders. Additional motivations for leaders included opportunity and competiveness [246, p. 542]. In that way, in the modern criminology there have been emphasized that greed and opportunity play a role in white-collar offending but fail to explain why some individuals choose to cross legal and ethical lines while others do not when exposed to the same or similar situations [321, p. 20; 89, p.828; 160, p. 29-30].

Social influence as a motivational matter is related to *situational factors* that cause the offenders, and these factors include: 1) the need for control; 2) risk-option decision making; 3) fear of falling. Fear of falling refers to *the fear of losing professional, financial, or social status*. Studies have shown that individuals tend to defend their position by any means necessary to preserve their material and social wealth for themselves and their families, but the empirical support for this is mixed. The fear of falling can have a tendency to deter instead of trigger the potential offender, i.e. the potential offender becomes more moralistic and risk avoiding and less benefit oriented than before.

From a white-collar crime standpoint, corporate employees may turn to white-collar offending for two reasons: *fear of losing their current status; failure of reaching occupational*

goals. Different types of white-collar crimes had different motivations, such as financial concerns and *"fear of falling"* from their current employment status. Social influence as a motivational matter is related to situational factors that trigger the offenders, and these factors include the *need for control*, *risk-option decision-making*, and *fear of falling*. The need for control refers to individuals who are assertive, decisive, and active. They tend to be *anxious neurotics* who seek to control the situation both now and in the future. However, if their actions fail they will not take any responsibility for the failure or will blame the failure on external factors [355, p. 36]. Even if women over time have the same opportunities as men, they will not commit as much crime, because lack of justification leads them to more self-control.

Some of the criminal thinking patterns that offenders display include but are not limited to: *rationalizations; entitlement* (attitude of privilege to resources regardless of the harm to others); *sentimentality* (doing good deeds to make up for bad acts); *power orientation* (displays of aggression to control or manipulate persons or situations); *a disregard for rules, norms, and social boundaries.* In case of white-collar criminals, they have been found to share some of the same traits (exploitativeness, remorselessness, and psychopathy) as other criminals [388]. This category of offenders rationalizes their behaviors in a way similar to street criminals. The thinking patterns and behaviors of white-collar criminals become so much a part of their character that they are no longer able to view the fraud as a crime. They view the fraud as beneficial to the organization [231, p. 40].

In modern times there have been identified that *money, greed, financial gain, opportunity, entitlement, arrogance, and competitiveness are the most common motivators for white-collar offending*. They are considered to be the most significant subjective factors in close proximity to objective *situational*, *organizational*, and *environmental factors* [244, p. 117-118]. The modern criminology believes that without motivation and opportunity there would be no crime. Researches and different criminological studies of white-collar criminality are focused on neutralization, rationalization, greed, and organizational situation aids in understanding justification, opportunity, and motivation but fail to address *how individual's personality differences may influence the choices they make when facing the same opportunity and motivation?*

There is a criminological survey which has examined the relationship between the fraud triangle and authority. This study controlled *the opportunity* (subjects could report any income they wished in a mock scenario up to $20) and *motivation* (subjects would be paid the amount of income they reported) while the rationalization was varying (an authority figure either encouraged manipulating the income or said nothing) [217, p. 420-443]. This experiment was intended to imitate a business environment where there is an incentive to report and earn

bonuses, the victim of the crime is often faceless, and supervisors face stress in meeting targets. The most frequent rationalization for misrepresenting the income was *displacing responsibility to the authority figure*, and the second most frequent rationalization was *moral justification* (they were showing loyalty or helping the authority figure). One limitation of the study was that the experiment could not measure fear as it is unethical to create such an environment with human subjects, however many real-world professionals who misreport imply they were afraid of their supervisor or supervisor's retaliation. Not surprisingly, all three elements of the fraud triangle are influenced by *the fraud perpetrators' psychology* [248, p. 525-526].

Some white-collar criminals neutralize norms against their offenses and the guilt that they might otherwise feel. One antitrust offender stressed the historical continuity of his crime and the character of his offense as a common, everyday experience: *"It was a way of doing business before we even got into the business. So it was like why you brush your teeth in the morning, or something…. It was a part of the everyday…. It was a method of survival".* Many white-collar offenders claim they committed crime to *benefit their employer*, which leaves them free to argue also that gains for employers benefit many people. Many draw on professional expertise to argue that overseers do not understand the requirements or realities of their work. In this way, social controls that serve to check or inhibit deviant motivational patterns are rendered inoperative, and the individual is freed to engage in crime without serious damage to his self image [244, p. 94; 228, p. 581-606].

We have to mention that *work motivation and job satisfaction* [65; 59; 255, p. 1-30; 300, p. 601-617; 105, p. 197-198; 357, p. 76; 316, p.1; 143, p. 1326-1327], are closely linked with the overall performance of workers and subsequent rewards. As it is mentioned in the special literature, a well-motivated employee is likely to feel more satisfied and vice-versa [383, p. 100-101]. Therefore, it is essential to understand the relationship between these concepts so as to apply them in prediction and reduction of white-collar criminality at workplace.

Another aspect of motivation that may apply to some or all types of fraud is ***Ego/power***. In manipulating and making fools of their victims, some fraud perpetrators seem to take a contemptuous delight in the act itself rather than simply the outcome. Sometimes individuals' motivation for crime may have originally been relative deprivation, greed, threat to continued goal attainment and so forth. However, as they found themselves successful at this crime, they began to gain some secondary delight in the knowledge that they are fooling the world, that they are showing their superiority to others [131; 162, p. 31-32].

Similar to *the sense of superiority over others* is *the gratification obtained from mastery of a situation*. This may be particularly prevalent in more complex, long-term fraud and computer

fraud where special skills are required. It also reflects the professional pride of the confidence artist. In psychology such motivation is called *"Ego challenge"* and it relates to the sense of mastery and excitement in meeting and overcoming challenges. Some of the criminal thinking patterns that offenders display include but are not limited to: *rationalizations; entitlement* (attitude of privilege to resources regardless of the harm to others); *sentimentality* (doing good deeds to make up for bad acts); *power orientation* (displays of aggression to control or manipulate persons or situations); *a disregard for rules, norms, and social boundaries* [241, p. 33-39]. Other traits include *a tendency to exploit weaknesses in others*, the human virtues, ethics, and morals that criminals view as weaknesses or the physical differences between the perpetrator and the victim that offenders may take advantage of.

Female offenders are considered to be an exception of this rule because they are mainly motivated by *family reasons*, and there is typically *a non-financial pressure* and *a need-based justification* that is often influenced by their close personal relationship with their male spouse or by occupying a strategic position within a company where they are manipulated by men. In such a manner, investigations of female offenders show that they try to recover from family emergencies or to avoid poor family economic conditions by engaging in white-collar crime, which is in contrast to the career motivation that is often seen in male offenders. This indicates that there are less of non-financial pressures that lead to white collar crime [3, p. 31]. Family as *a neutralization argument* is applied more frequently by women than men. Women tend to justify their crime by pointing to basic needs of the family, while men, to a larger extent, argue in business terms. However, both men and women tend to justify financial crime by family needs and more generally commit crime for the benefit of others [160, p. 29]. Women find it more difficult than men to justify criminal acts based on an ethical perspective: *the recent findings suggest that gender is a significant factor in the determination of ethical conduct and that females are more ethical than males in their perception of business ethical situations.* The theory of opportunities is based on the assumption that women fulfill more duties in the criminal world, which previously have been blocked for them, as a result of their greater involvement in numerous fields like politics, labor and economy [338, p. 16].

The concept of *neutralization* can be explained by the following objective factors: *denial of liability* in the case when the person is considered to be a victim of the objective circumstances; *denial of harm* in the case when the criminal tries to convince himself and surrounding people that his acts didn't cause nothing bad to anybody; *condemnation* of those who criticize, being considered that they are latent of potential perpetrators; *Reference* to the supreme reasons [150, p. 37].

There are suggested seven neutralization techniques in behavioral criminology including: 1) denial of responsibility; 2) denial of injury; 3) denial of the victim; 4) condemnation of the condemners; 5) appeal to higher loyalties: 6) the sense that everyone else is doing it, and 7) claim to entitlement [242, p. 159-161]. In the modern criminology there have been presented a typical list of white-collar criminal's excuses is exposed below: *Everyone's getting rich, so why shouldn't I? Taking money is just a temporary "borrowing", it will be returned when the gambling/betting winnings materialize; I deserve these "perks" as reasonable compensation, and the company can certainly afford it; This is a victimless crime, if anything, and I am not hurting anyone; in fact, what I am doing is for a good cause; It is not really a serious matter* [248, p. 526].

This ideology grows in part out of the specific practices and is in the nature of generalization from concrete experiences, but in part it is transmitted as a generalization by phrases such as *"We are not in business for our health", "Business is business",* and *"No business was ever built on the beatitudes."* These generalizations, whether transmitted as such or constructed from concrete practices, assist the neophyte in business to accept illegal practices and provide rationalizations for them [8, p. 17; 150, p. 34-35].

Techniques of neutralization will vary with the type of fraud. For example, frauds against large companies or government departments are often rationalized with the excuse examples of neutralizations include viewing the victim as culpable in some respect or, alternatively, trivializing the offence so that it becomes a *"victimless crime"* or so that there is no significant harm done [111, p. 195]. Taking into consideration the main postulations of the Prospect Theory, adapted to our criminological survey, we can assume even if white-collar offenders are not mentally ill, it is possible that they may have a defect in personality or a personality type that may be linked to a path of offending, emphasizing the need to understand personality to understand how white-collar offenders differ from their business counterparts.

Being based on the Irrational Theory in Criminology, the main regularities (consistent patterns) in white-collar criminals are the following: the greater the degree of *hedonism* is present in a business person, the greater is the tendency to commit economic offenses; the more diagnostic features of *a narcissistic personality disorder* an individual in a high-ranking white-collar position exhibits, the higher is the probability that this person will commit a white-collar crime; and the lower *the behavioral self-control* of a person in a high-ranking white-collar position is in business, the greater is the probability that this person will commit a white-collar crime [162, p. 38-39].

The current study maintains that white-collar crimes are perpetrated through Intuitive (Irrational) decision-making by an offender, as a result the macro reason to describe the profile of a white-collar criminal and his motivation to commit a crime and to a deviant behavior, lies in the biological-psychological-social chain originated in the fact that a man is basically evil. In our opinion, the behavior of a person is uncontrollable.

2.3. The phenomenon of white-collar criminality structure, dynamics and state: empirical findings for Moldova and Israel

Such criminological explanations and hypothesis displayed above, in our opinion, must be verified and confirmed by our empirical findings. In order to answer a question *if personality and individual intentions mattered in explaining behavior related to white-collar crimes,* we have begun to explore the role of personality in white-collar crime perpetrating, examining personality to understand the factors that separate white-collar offenders from non-offenders and offender groups. Also, we have performed two surveys performed on the base of the judicial practice by means of which there have been achieved the original criminological findings concerning the phenomenon of white-collar criminality, in general, and the personality of the white-collar offender, in particular:

1. *A selected survey on the base of the most recent (2013-2016 (first six months)) criminal decisions edited in the perimeter of the Supreme Court of Justice of the Republic of Moldova;*
2. *A double empirical survey of criminal sentences* since 2005 till 2014, as well as analyzing of criminal verdicts from the judicial practice of the State of Israel since 1997 till the first half of 2016 year (5792 of 15 types of criminal sentences edited for white-collar offences).

Thus, in order to succeed in fulfillment of our basic purpose we consider necessary to ensure a fundamental theoretical background and argumentation but also an empirical view upon the problem of white-collar crime. Nevertheless, having selected for our scientific research only the behavioral stratum of criminology concerning the white-collar crime, and the phenomenon at whole, our empirical survey will be focused strictly upon selected aspects. Also, hoping not to exceed the limits of our research and not to make it difficult to understand, from one side, and taking into consideration very pure and restricted official information delivered by the law enforcement authorities from Israel and Moldova we have selected two methods of dealing with judicial practice:

– For ***the State of Israel*** we have decided to represent the structure and dynamics of white-collar criminality being taken two periods: a) since 2005 till 2014 (the Israeli Police Data for 2015 and 2016 we do not dispose) [184], as well as we will analyze several verdicts from the judicial practice of the State of Israel; b) since 1997 till the first half of 2016 year we have selected 5792 of 15 types of criminal sentences edited for white-collar offences from the official law website of the State of Israel.

– Concerning ***the Republic of Moldova***, taking into account the peculiarities of society, and law enforcement, we decided that much better will be to make an empirical survey of the criminal decisions adopted in the realm of criminal records by the Supreme Court of Justice during the last years (2013-2016 (first six months)). Our decision was conditioned by the fact that namely the Supreme Court of Justice of the Republic of Moldova is issuing the useful recommendations for other judicial instances, from one side, and those decisions are officially published as final pronouncements and that's why we will ensure the privacy of the persons involved in such cases.

In accordance with the Israeli Police Data [184], the phenomenon of white-collar criminality in Israel during the period since 2005 to 2014 is characterized by the following structure: 1) fraud and extortion; 2) forgery, including currency, stamps and documents; 3) other white-collar offences. By the Israeli Police fraud and extortion are united in one category of white-collar crimes. Fraud includes any act of dishonesty which induces to an illegal profit, extortion means any demand for money or another advantage (material, financial or even immaterial, for example some privileges). According to the last data [184], fraud and extortion are presented in the following results: in 2005 – 6489 cases; in 2006 – 7607; in 2007 – 6313; in 2008 – 6871; in 2009 – 7580; in 2010 – 6867; in 2011 – 6059; in 2012 – 7417; in 2013 – 7364; in 2014 – 6627. Also, any sort of forgery in official documents and other material (currency, stamps etc.) can be represented through the years by the following results: in 2005 – 7074; in 2006 – 5012; in 2007 – 4486; in 2008 – 4914; in 2009 – 5790; in 2010 – 4864; in 2011 – 4939; in 2012 – 2921; in 2013 – 2867; in 2014 – 3275.

In accordance with Israeli Police Data the category of *"other white-collar offences"* includes: violations of financial supervision and physical offenses; embezzlement; money laundering; breach of trust by bribery; trading in shares according to internal information; tax crimes; computer crimes. Other white-collar offences in Israel are represented by the following results: in 2005 – 1341; in 2006 – 1636; in 2007 – 1381; in 2008 – 1353; in 2009 – 1432; in 2010 – 1508; in 2011 – 1407; in 2012 – 1211; in 2013 – 1238; in 2014 – 1059 (Appendix no.8, Table 8.1.).

Per total, the phenomenon of white-collar criminality in the State of Israel can be represented by the following data: in 2005 – 14904; in 2006 – 14266; in 2007 – 12180; in 2008 – 13138; in 2009 – 14802; in 2010 – 13239; in 2011 – 12405; in 2012 – 11540; in 2013 – 11400; in 2014 – 10961. More than it, the whole phenomenon of white-collar criminality can be represented in percentage towards the whole criminality: in 2005 – 3,02%; in 2006 – 2,99%; in 2007 – 2,75%; in 2008 – 3,22%; in 2009 – 3,62%; in 2010 – 3,45%; in 2011 – 3,40%; in 2012 – 3,21%; in 2013 – 3,13%; in 2014 – 3,09% (Appendix no.8, Table 8.2.). Additionally, we have selected 5792 of 15 types of criminal sentences edited for white-collar offences from the Israeli law website of the State of Israel for variances periods from 1997 till the first half of 2016 year.

We have to mention that different white-collar crimes in Israel are provided by several normative acts, namely the following: 1) *Israeli Penal Code,* no.5737 from 1977 (Sections 291, 415, 416, 418, 423, 425, 426) [183]; 2) *Israeli Income Tax Ordinance,* no.5721 from 1961 (Sections 216, 217, 220) [182]; 3) *Israeli Value Added Tax Law*, no.5736 from 1975 (Sections 117-a) [186]; 4) *Israeli Securities Law,* no.5728 from 1968 (Sections 52-c, 54) [185]. Taking into account our own points of view concerning white-collar crimes in the State of Israel, we can formulate the following basic standpoints:

I. ***Age of the person on the date when a criminal offence was perpetrated:*** Male Adults – 3403 persons (58,75%); Male Older – 1841 persons (31,79%); Female Adult – 390 persons (6,73%); Female Older – 158 persons (2,73%).

II. ***Gender of the perpetrator:*** we have found that male offenders are much more involved in all offences activities in comparison with female offenders. Especially, in 5792 all offenders, only 548 have been female, which constitute (9,46%), while 3403 male adult persons; have committed the major white-collar offences, which constitute (58,75%). We have observed that there are 3793 adult male and female offenders (65,48%) and only 158 older female (2,73%).

III. ***Average nominal imprisonment given in examined judgments (represented by years of incarceration):*** the period of male imprisonment is longer than female imprisonment between the range of 50%-500%, while the nominal difference is about the rate of 180% (2.3 years for male, 0.8 years for female white-collar offenders).

IV. ***Gender average nominal imprisonment according to the examined judgments:*** the period of male imprisonment is longer than female imprisonment with the rate of 180% (3.6 years imprisonment is the nominal rate). The nominal rate of judgement for all offenders in accordance with he maximum term of imprisonment constitutes 43%.

V. ***STD* deviation for imprisonment results***: the period of male imprisonment is longer than female imprisonment with the rate between 50%-100%. ****Standard deviation*** *is a statistical measure of the dispersion values describes the data set at around their average. As the data are grouped together, their standard deviation becomes smaller. It means that we can know the difference between the imprisonment judgments from the average imprisonment. It shows the not average punishments.*

VI. ***Median for imprisonment results (years):*** The period of male Median imprisonment is longer than female Median imprisonment with the rate between 20%-100% except two offences which is 200%-300% difference rate). *****Median:*** *(also called the reluctance 50th or 50th percentile) is a key indicator of a group of data organized one-dimensional. The median value is set to be out of the group, with an equal number of values above and below. For example, the median of for imprisonment (years); {0.5, 1, 2} is 1. It means: in fraudulently offence we have 811 offences. In this example the median will be 1 year imprisonment. The significant shoes us how many judgments are above 1-year imprisonment. It is important to know. When the number of data is odd median setting simple, but when his double definition is ambiguous. It is customary in such cases to determine the median is the average of the two central figures.*

VII. ***Average fine given in examined judgments:*** about a half of the offences, the older offenders paid between 40%-80% more money after the judgments, than the adult offenders. The two genders, except some offences that were bigger differences, for example: Taking a bribe, the older female paid 350% more than adult female; and adult male paid twice than the older offenders.

VIII. ***STD deviation for fine results;*** in most of the offences, the adult offenders paid more money as a punishment with the rate between 20%-70%, than the older offenders. Male and female offenders (except older female offenders) paid more money with the rate of 250%.

IX. ***Median for fine results:*** in most of the offences, the older offenders' Median fine was bigger with the rate of till 100% than the adult offender. The two genders, except giving a bribe offence of older male, with fine in rate of 200% more, than the adult male offenders.

Based on the foregoing empirical analysis, we have observed that the average age of white-collar criminality is the age of 40. Adult person age is between 18-40 years. Old and older persons above 40 years old till 67 years old (retirement). So the average age of white-collar offenders is about 40 years old. The prevalence of the persons engaged in the white-collar criminal activity in the state of Israel is observed in persons older than 40, while 65.48% of

persons are adults (<40) and 34.62% are older persons. The specific character of the job is an important factor. White-collar female offenders are 9.46% of the total number of white-collar offenders. As a result, ***on the base of our original analysis of the Israeli judicial practice data we have obtained the classic profile of a white-collar offender:*** it *is a person about minimum 40 years old, with experience in management, who commits crime offence in the sphere of 15 types of white collar offences by abuse of trust against the companies.* Interestingly, in a part of white-collar cases the offender has been submitted to a cumulative punishment (imprisonment and criminal fine simultaneously). Above mentioned result paves the way to the amazing fact, that only 2% known cases of white collar crimes in Israel, are seemed to represent the portrait of white-collar offender employee, including an employee of a corporation [133, p. 58-72].

Important factors that can aggravate or mitigate penalty include the level of harm caused by the offence, the offender's prior criminal record, remorse, the attitude of the victim (including victim impact statements), the level of planning involved, the prevalence of the offence, the effect of the proposed sanction, hardship to others (especially the offender's family), any guilty plea, voluntary reparation, worthy social contributions, and assistance to the criminal justice system. All sentencing schemes provide for the imposition of a similar range of sanctions. The least serious is a finding of guilt without any further harshness being imposed on the offender, and the most severe being a term of imprisonment.

The following survey which was performed is based on a profound ***analysis of the judicial practice of the Republic of Moldova.*** Taking into account, from one side, the extensive and wide-spread character of the white-collar criminality phenomenon and, as a result, a great deal of criminal cases inside the judicial instances connected to white-collar criminality, and reasonability of a scientific research, from another side, we decided to limit our survey only to the most recent (2013-2016 (first six months)) criminal decisions edited in the perimeter of the Supreme Court of Justice of the Republic of Moldova (Appendix 9).

Nevertheless, we have obtained a lot of important scientific results which, in our opinion, will improve significantly the concept and the real nature of the phenomenon of white-collar crime. More than it, our conclusions obtained from the criminal decisions will be focused upon *the matter of category of the white-collar crime*, on the one hand, both *the matter of personality of the white-collar offender* (bio-social-psychological profile). Together, all those results will contribute significantly to comprehension of the most disputable and complex criminological problem of white-collar crime. As such, according to our empirical findings, white-collar criminality is a wide-spread phenomenon in the Republic of Moldova, and the judicial instances are filled with such criminal cases. We cannot forget that there are a lot of categories of white-

collar violations which are situated out the Substantive Criminal Law and they cannot be adequately calculated and taken into consideration.

In order to succeed we have selected 47 of criminal sentences edited by the Supreme Court of Justice of the Republic of Moldova for the period since 2013 till 2016. Such criminal sentences we have distributed as following: **2013** – *2 cases* [11; 12]; **2014** – *15 cases* [13; 14; 15; 16; 17; 18; 19; 20; 21; 22; 23; 24; 25; 26; 27]; **2015** – *9 cases* [28; 29; 30; 31; 32; 33; 34; 35; 36]; **2016 (first six months)** – *21 cases* [37; 38; 39; 40; 41; 42; 43; 44; 45; 46; 47; 48; 49; 50; 51; 52; 53; 54; 55; 56; 57].

More than it, in the realm of our survey we have divided all the cases (47) into two big groups in function of the sector where the white-collar crime was committed. Thus, we have emphasized two criteria:

1. White-collar crimes committed in *the public sector* – 21 criminal cases (Appendix 9, Table 9.1.);
2. White-collar crimes committed in *the private sector* – 26 criminal cases (Appendix 9, Table 9.2.).

Submitted to a profound analysis the white-collar crimes committed in ***the public sector*** from the Republic of Moldova we can formulate the following basic standpoints:

I. Concerning to the circumstance related to personality of the white-collar offender from the public sector we have found the following results:

1) *Age on the date when a criminal offence was perpetrated:* 26-29 years old – 4 cases (19,05%); 31-39 years old – 10 cases (47,62%); 44-47 years old – 3 cases (14,29%); 50-60 years old – 4 cases (19,05%).

** Remark: There are 18 male offenders (85,71%) and 3 females (14,29%).*

2) *Place where the criminal offence was perpetrated:* Kishinev (the capital of Moldova) – 7 cases (33, 33%); Other towns – 14 cases (66,67%).
3) *Professional status of the white-collar offender:* A police officer – 15 cases (71,43%); Other public servants – 6 cases (28,57%), including: a judge; a customs officer; a prosecutor; a physician; a mayor of the city, a head of an Administrative Council.
4) *Previous criminal history of the person:* absent in 100% cases.

II. Circumstances related to the essence of the criminal misdeed perpetrated by the white-collar offender from the public sector can be presented by the following results:

1) *Circumstances of the case:* linked to profession in 100% of cases;
2) *Nature of misdeed:* Acts of corruption – in 21 cases (100%); Forgery in public documents – in 2 cases (1,05%); Abuse of power – in 2 cases (10,5%); Excess of power

– in 3 cases (14,28%); Trafficking in fire-arms – in1 case (4,76%); Trafficking in drugs – in 1 case (4,76%).

** Remark: All the cases committed by the public officials have been associated by acts of corruption in 100%, some of them have been perpetrated together with forgery in public documents, abuse or excess of power, as well as with trafficking in drugs or fire-arms.*

3) *Criminal punishment applied to the person:*

- Basic punishment *(*Remark in a majority of cases the offender has been submitted to a cumulative punishment (imprisonment and criminal fine simultaneously):* Imprisonment when the probation term is applied – in 11 cases. term of probation applied – from 2 to 5 years; imprisonment on a certain term in a penitentiary – in 5 cases. Term of imprisonment applied – from 5,6 years to 7 years; criminal fine – in 15 cases. The size of criminal fine is from 150 (3.000 leys) till 6.000 conventional units (120.000 leys).
- Complementary punishment. Restriction to occupy certain posts in public service and to execute professional activity as a complementary punishment has been applied towards all the convicted persons.
- The criminal punishment has not been applied – in 4 cases, as follows: acquittal (discharge from criminal proceedings) – 1 case; the status of restrictions has been expired – 1 case; not finished criminal proceeding yet – 2 cases.

Concerning white-collar crimes in the private sector of the Republic of Moldova we can formulate the following basic standpoints:

I. Concerning to the circumstance related to personality of the white-collar offender from the private sector we have found the following results:

1) *Age on the date when a criminal offence was perpetrated:* 23-29 years old – 3 persons (11,12%); 30-39 years old – 7 persons (25,92%); 40-49 years old – 7 persons (25,92%); 50-59 years old – 8 persons (29,63%); 60-64 years old – 2 persons (7,41%).

** Remark: Taking into account those 27 offenders in 26 criminal cases, we have made our calculations in function of number of the offenders rather than number of cases.*

In the private sector white-collar female offenders are much more involved in fraudulent activity in comparison with public sector. Especially, in 27 offenders 7 have been female, which constitute (25,92%), while in public sector white-collar female offenders have been met only in 14,29% *(3 persons from 21).*

There are 20 male offenders (74,08%) and 7 females (25,92%).

1) Place where the criminal offence was perpetrated: Kishinev (the capital of Moldova) – 13 cases (50%); Other towns – 13 cases (50%).

2) *Professional status of the white-collar offender:* Heads of companies (including: directors, vice-directors, presidents, vice-presidents of corporations, enterprises etc.) – 14 persons (51,85%); Chiefs who occupy position of trust (including: managers, including top-managers of corporations, heads of different services inside the corporations, managers of bankruptcy process) – 7 persons (25,92%); Accountants – 2 persons (7,41%); Notaries – 2 persons (7,41%); Driver of a bank – 1 persons (3,71%).

II. Circumstances related to the essence of the criminal misdeed perpetrated by the white-collar offender from the public sector can be presented by the following results:

1) *Circumstances of the case:* linked to profession in 100% of cases;
2) *Nature of misdeed:* Abuse of power – in 20 cases (76,92%); Embezzlement – in 16 cases (61,54%); Forgery in documents – in 22 cases (84,62%); Abuse of trust (acts of dishonesty) – in 4 cases (15,38%); Acts of corruption – in 4 cases (15,38%); Tax evasion – in 1 case (3,85%); False denunciation (in a criminal proceeding) – in 2 cases (7,69%); Forgery in State symbols and trade marks – in 1 case (3,85%).
3) *Criminal punishment applied to the person:*

- Basic punishment: Imprisonment when the probation term is applied – towards 2 persons; term of probation applied – 3 years; imprisonment on a certain term in a penitentiary – in 10 persons. Term of imprisonment applied – from 5 years to 11 years; criminal fine – in 11 persons. The size of criminal fine is from 400 till 1500 conventional units.
- Complementary punishment: restriction to occupy certain posts in public service and to execute professional activity as a complementary punishment has been applied towards 18 convicted persons.
- The criminal punishment has not been applied – in 4 cases, as follows: acquittal (discharge from criminal proceedings) – 3 persons; administrative violation – 1 person.

Based on the foregoing empirical analysis we observed that *the golden age of white-collar criminality is the age of 40.* We can see that the prevalence of the persons engaged in criminal white-collar criminality in private sector of the Republic of Moldova is observed in persons older than 40, especially there are 17 persons. As a result, older offenders (> 40 years old) are met in 62,96% of persons under the charge. While in public sector the medium age is lesser (<40 years old in 66,67%). We assume that it is linked with the specific character of the job which is executed by the defendant. Often white-collar women offenders are more engaged in private sector, rather than in public sector. In the Republic of Moldova *in the public sector* the offender often is a young man who is selected for the job in law enforcement authorities of the State,

whose salary is very little, and who commits acts of corruption in connection with his profession. Frequently, such acts of corruption are associated with abuse or excess of power. At the same time, a classic profile of a white-collar offender *in private sector* is significantly different: often it is a person older than 40 years old, with great experience in management and finances, with good material situation, who commits grievous criminal offences in the sphere of embezzlements by abuse of trust associated with forgery in official documents. Indeed, they can be called white-collar criminals. Among them acts of corruption are met rarely.

Our results show categorically that all the offenders charged with and convicted for these categories of white-collar crimes are without previous conviction *(the criminal history is absent)*. Absolutely all criminal misdeeds are directly linked to the profession of the offender and committed during the period when the person has been employed. Interestingly, that in the Republic of Moldova the offender has been submitted to a cumulative punishment (imprisonment and criminal fine simultaneously) for the majority of white-collar cases perpetrated in the public sector, while the white-collar offenders from the private sector have been submitted only to one basic punishment (or imprisonment, or criminal fine). Regardless of this fact, white-collar offenders in private sector are submitted to harsher and severe punishment than the defendants from public sector; especially the term of imprisonment is increased and is applied more often. Furthermore, in the majority of white-collar cases perpetrated in the public sector the offender has been charged with and convicted for acts of corruption, while in case of white-collar offenders from the private sector there is detected an absolute prevalence of the cases of abuse of trust (acts of dishonesty) and embezzlement.

Additionally, in accordance with Case law study of the Republic of Moldova there has been observed the following characteristic features of a white-collar criminal who committed abuse of power or acts of corruption in the realm of public sector: a man (80%), 40-42 years old, who has high school education (66-85%), who is occupied in the realm of law enforcement authorities or justice (32-45%), or a public authority (17-24%), who has occupied a position of execution or management approximately 5-8 years, without previous criminal history (100%) [292, p. 13].

At the same time, there are differences between the portraits of a person who committed an abuse of trust and of a person who committed an act of corruption. In such a manner, an abuser of victim's trust is a man (85%), with medium age of 41 years old, with high school education (58%), jobless (28%) or employee of an enterprise (24%), or employee of the law enforcement authority (12%), who has work experience around 6 years. At the same time, a person who committed acts of corruption is a man (73%), with medium age of 32 years old, without high

school education (86%), in many times he is jobless (72%) and does not have any special relations with a public servant to whom he proposes a bribe (93%) [292, p. 13-14]. Motivation of the public servant in 95% of the cases was obtaining of financial gain, in 3% - obtaining of some material goods and in other 3% - obtaining of other advantages and privileges. The medium price of a bribe was of 12.245 leys. Material goods have been different in their nature, especially, trees, milk products, iron, slippers, and even socks [292, p. 15].

As a result of above-mentioned theoretical explanations fortified by our original findings, we can deduce the following conclusions which are seemed to be crucial at defining portrait of white-collar offender:

1. Individuals exposed to biological, psychological, and sociological risk factors have an increased likelihood to develop personality traits that lead them to unethical and illegal workplace behavior resulting in white-collar crime. *Biological determinants* are neurologic and neuropsychological dysfunctions, particularly those that affect the ability to weigh the costs, risks, and benefits of behavior and offense-specific physical characteristics such as special skills to operate equipment or scale buildings. *The social environment* results in vicarious learning and modeling behavior such as *violence* and lack of empathy, creating opportunities for illegality. *Psychological factors* include cognitive capacity; personality traits; past learning history, and psychopathy. They may interact with one another as well as with biological and sociological characteristics to influence white-collar behavior.

2. Personality traits have been found to play a key role in deviant behavior and fraud, they should not be interpreted as the cause of crime, but they may serve as a risk factor for crime to occur. The main characteristics of white-collar criminals are *hedonism* and *narcissism* as compared to other white-collar individuals. A prevalent characteristic of criminal narcissistic leaders is *their tendency to surround themselves with organizational conformists who are accomplices to the fraud crime.*

3. White-collar offenders show *a higher level of socioeconomic status* in terms of prestige, income, and education than the general public. White-collar criminals are persons of respectability and influence who have abused their positions to commit financial crime in the course of their professions, while their financial crime is hidden among legal financial transactions. The linguistic and conversational skills of privileged citizens give them an advantage at construing criminal decisions as legitimate and socially acceptable actions. White-collar crimes are often, but not always, crimes of the *late-middle aged*. They tend to be married and this means that there are responsibilities for family care before, during, and after conviction.

4. There are other factors such as *the basic greed* and *cupidity*, a *"revenge motive"* to make the organization pay for perceived inequities, or a *"catch me if you can"* attitude that some white-collar criminals exhibit. *Greed* is a commonly proposed factor behind white-collar crime. Female offenders are considered to be an exception of this rule because they are mainly motivated by *family reasons*, and there is typically *a non-financial pressure* and *a need-based justification*. *Financial gain* is important as a motivational factor but sometimes the offender is more motivated to avoid losing than to gain.

5. Many offenders attributed their success to *the inherent greed of the victim*. Many white-collar offenders also seemed to have a misanthropic view of human nature and assumed that others were as scheming and dishonest as they were. There is no doubt that generating a dislike and lack of respect for the victim makes it easier to treat them badly.

6. Some of the criminal thinking patterns that offenders display include but are not limited to: *rationalizations; entitlement* (attitude of privilege to resources regardless of the harm to others); *sentimentality* (doing good deeds to make up for bad acts); *power orientation* (displays of aggression to control or manipulate persons or situations); *a disregard for rules, norms, and social boundaries.* Female offenders are considered to be an exception of this rule because they are mainly motivated by *family reasons*, and there is typically *a non-financial pressure* and *a need-based justification*.

7. White-collar offenders are *relatively immune in front of law* and privileged. But all over the world in different judicial systems there exists a custom to concern good character, good education or lack of economic need to mitigate rational, premeditated and profit-seeking crimes. *The absence of a record is seen as a distinctive difference between traditional criminals and white-collar criminals.* It is often the subject of comment, in relation to both white-collar criminals and sex offenders, that many have had a long history of offending, but are only caught once and then present as *'first offenders'*. They often are *serial offenders* no differently that non-white-collar offenders who display a criminal history throughout their lives.

2.4. Conclusions to the Chapter 2

The current study maintains that white-collar crimes are perpetrated through Intuitive (Irrational) decision-making by an offender, as a result the macro reason to describe the profile of a white-collar criminal and his motivation to commit a crime and to a deviant behavior, lies in the biological-psychological-social chain originated in the fact that a man is basically evil. The behavior of a person is uncontrollable. Such criminological explanations and hypothesis

displayed above, in our opinion, must be verified and confirmed by our empirical findings. As a result of above-mentioned theoretical explanations fortified by our original findings, we can deduce the following conclusions which are seemed to be crucial at defining portrait of white-collar offender:

1) We have demonstrated that white-collar crime and fraud are similar but not the same. Any form of white-collar crime possesses elements of fraud (dishonesty, deception, concealment) but not every fraud is white-collar. We insist that in fact, the inherent feature of any white-collar crime besides the fraudulent method of the criminal's misbehavior, are considered to be the following three necessary elements: 1) the special occupational status of the offender; 2) abuse of that special occupational status; 3) the causal relationship between that special occupational status and the fraudulent misbehavior expressed in its abuse.
2) We have found that individuals exposed to biological, psychological, and sociological risk factors have an increased likelihood to develop personality traits that lead them to unethical and illegal workplace behavior resulting in white-collar crime. The self-interest in monetary gain is a characteristic of a white-collar crime offender. In our opinion, *past learning history* is one of the developmental factors which have the potential to influence behavior and personality.
3) We believe that personality traits (hedonism, narcissism) have been found to play a key role in deviant behavior and fraud, they should not be interpreted as the cause of crime, but they may serve as *a risk factor* for crime to occur. Being based on the Irrational Theory in Criminology, the main regularities (consistent patterns) in white-collar criminals are the following: 1) the greater the degree of *hedonism* is present in a business person, the greater is the tendency to commit economic offenses; 2) the more diagnostic features of *a narcissistic personality disorder* an individual in a high-ranking white-collar position exhibits, the higher is the probability that this person will commit a white-collar crime; and 3) the lower *the behavioral self-control* of a person in a high-ranking white-collar position is in business, the greater is the probability that this person will commit a white-collar crime.
4) We have demonstrated that white-collar offenders are *late-middle aged* and display *a higher level of socioeconomic status* in terms of prestige, income, and education than the general public. White-collar criminals are persons of respectability and influence who have abused their positions to commit financial crime in the course of their professions, while their financial crime is hidden among legal financial transactions. As a consequence, white-collar offenders are *relatively immune in front of law* and privileged. All over the world in different

judicial systems there exists a custom to concern good character, good education or lack of economic need to mitigate rational, premeditated and profit-seeking crimes.

5) We have observed that *the absence of a record is seen as a distinctive difference between traditional criminals and white-collar criminals.* It is often the subject of comment, in relation to both white-collar criminals and sex offenders, that many have had a long history of offending, but are only caught once and then present as *'first offenders*'. Personality of white-collar offender is significantly related to the probability to reoffend.
6) We have demonstrated that *the financial gain* is important as a motivational factor but sometimes the offender is more motivated to avoid losing than to gain. From a white-collar crime standpoint, corporate employees may turn to white-collar offending for two reasons: *fear of losing their current status; failure of reaching occupational goals*. At the same time, we recognize that the success of the whit-collar offender is attributed to *the inherent greed of the victim*.
7) The assumption according to which *white-collar criminals are not people who are threatening the lives of others* is erroneous. We conclude that white-collar criminals are not people who are threatening the lives of others, but there are two exceptions: a) intentional violent crimes committed in order to prevent disclosure of white-collar crime or in order to facilitate its commission; b) cases arisen from a defective management which consists in failure to consider the potential harmful consequences of workplace – criminally negligent job policies.

3. IRRATIONAL THEORY IN EXPLANATION AND REDUCING OF WHITE-COLLAR CRIMINALITY IN MOLDOVA AND ISRAEL

3.1. Weight of Irrational Theory in demonstration of white-collar offenders' criminal thinking: theoretical explanation for Moldova and Israel

Even though there are differences between white-collar criminals and non-white-collar criminals in regard to the type of crime they may perpetrate against others as well as their educational achievements, professional attainment, and socioeconomic status, they may be similar in how they think about crime and in their attitudes about others and situations to exploit.

Concerning the correlation between white-collar offenders and street offenders we have to mention that the differential treatment accorded to white-collar offenders can be explained by the peculiarities of *criminal thinking of the person who tends to be white- or blue-collar criminal.* ***Criminal thinking*** *is conceptualized as distorted or concentrated thought patterns involving attitudes and values that support a criminal lifestyle by rationalizing and justifying lawbreaking behavior.*

In this context, ***criminal thinking*** represents the pattern of thinking observed when a person justifies and rationalizes his or her norm-violating behavior by focusing on a social injustice to minimize the seriousness of the acts or by projecting blame onto the victims of the crime. It is observed, that a white-collar criminal possesses a superior level of intellectual capacities and especially this circumstance determines the qualitative part of any profit-oriented crime [335, p. 249].

What does dominate over the mind of the white-collar offender: critical thinking or intuition? What Theory is considered to be more prospered: Rational or Irrational Theory? *Critical thinking* is an essential and indispensible capacity of contemporary life. Furthermore, the benefits of critical thinking are lifelong, supporting people in the regulation of their study skills, and subsequently empowering individuals to contribute creatively to their chosen profession [209, p. 8-32]. Critical thinking is constituted through both *dispositions* and *abilities*. While the abilities may be developed through direct instruction, the dispositions are better thought of as *"habits of mind"* and their development requires long-term participation in learning environments conducive to reflection and argumentation [2, p. 455-456].

Without a doubt, many crimes are planned in the sense that offenders anticipate their actions and the reactions of victims or the police. Practically no offenders truly want to get caught, and such planning is conducted with the goal of minimizing the probability of detection and/or apprehension. White-collar criminals are no exception to this generalization, but the

degree of planning often takes on different dimensions because of the crimes themselves. White-collar crimes are complicated events requiring not only detailed knowledge but also calculated risk taking on the part of offenders.

In the realm of this context J. Braithwaite has written: *"White-collar crime is more under-deterred than other forms of crime, and reasons persist for thinking deterrence can be more effective with it. Equally, white-collar crime suffers more under-investment in prevention and preventive policing than other forms of crime, and reasons also persist for believing that this policy can be more effective than with common crime"* [85, p. 621-626].

A standard decision-making process can be divided into several steps, including: setting objectives; searching for alternatives; evaluating alternatives; choosing alternatives; implementing decisions. Decision-makers may repress uncertainty and act on simplified models they construct: 1) formulate goals and identify problems; 2) generate alternatives; 3) evaluate alternatives and choice [254, p. 47]. Cognitive evaluations are presumed to be based on more objective evaluations of likelihood and expected damage [390, p. 81-83]. These may also have emotional consequences, such as desirability or worry. However, while these emotions result from anticipations, the novel idea of the risk as feelings model is that emotions can exert immediate influences without cognitive mediation. It might be misleading to see all sorts of behavior as being caused by decisions in the strict sense of the term. To the contrary, *affect or intuition may possibly circumvent, or even overwhelm deliberative decision-making.*

Decisions by white-collar criminals are taken deliberately and consciously, with an awareness of their illegality. There can be emphasized four variations: where the participants come to view deviant practices and polices as the normal way of doing business and begin to overlook the fact that what they are doing is illegal; where there is antipathy to rules and regulators; where executives, with criminal intent, have *"looted"* their own companies; where ostensibly the *"best and brightest"* managers have engaged in high-level manipulations leading to severe consequences not only for natural persons but also for the abstract entity commonly referred to as *"the market"* [244, p. 105]. White-collar offenders often seem to be fully aware that they have performed an improper act, but not a criminal act. They do not associate themselves with a criminal lifestyle or criminal thinking; they are just ordinary people accused of something they cannot be responsible for. They may not see that they are culpable and may state that the law violation was an accident or the laws in place are not clear. For instance, the denial of injury to the victim or even the lack of acknowledgement that there is a victim will also come into play when the criminal act is turned into solely an economic gain in the viewpoint of the corporate official. *Can we really assume that all criminals make rational decisions to commit a*

crime? Individual preferences, psychic factors, and other motivations for crime may play an equally large role in explaining crime.

We consider that not all crimes can be categorized as a manifestation of rational behavior. Consequently, economists have begun to question whether the standard assumption of rational behavior holds when considering why individuals engage in criminal activity [187, p. 271]. Compatible with our point of view *consistency is only one aspect of the lay notion of rational behavior*. The common conception of rationality also requires that *preferences or utilities for particular outcomes should be predictive of the experiences of satisfaction or displeasure associated with their occurrence*. Thus, a man could be judged irrational either because his preferences are contradictory or because his desires and aversions do not reflect his pleasures and pains [267, p. 26]. We assume that *there isn't any pure rational decision model and that the study of decision and human judgment is characterized in the tension between the Rational model that is in the basis of economy and management theory and between psychological considerations that occasionally are not compatible with the principles of rational decision*. We believe that the characteristics of white-collar criminality are compatible to a model of *Rational decision-making* to a very limited degree and it would be correct to study an *Intuitive decision-making model* that is also based on rationality however very limited one.

An intuition is a recognition or judgment that is: arrived at rapidly, without deliberative rational thought; difficult to articulate verbally; based on a broad constellation of prior learning and past experiences; accompanied by a feeling of confidence or certitude; affectively-charged [258, p. 181]. According to the golden rule – *"The intuitive decisions are opposite to the critical thinking"*. In the scientific field there have been performed numerous investigations dedicated to the phenomenon of intuitive solution. Thus, once upon a time when the participants to a survey who have been asked, what do they consider to be *an intuitive solution*, the respondents answered: decision based on experience; decision based on sensations and emotions; decision based on knowledge and education; decision based on an unconscious mental process; decision based on personal values and ethics [199].

Now, let us analyze the essence of intuitive decisions and their practical value in explanation of white-collar crime perpetrating. But we have to remember, that without defining critical thinking, we cannot formulate a relevant definition of intuitive decision-making, as the opposite scientific category. Bringing to our minds *the intuitive processes in risk perception* we have to remember that particularly under conditions of everyday life, our thoughts and actions are often guided by processes, other than elaborate cognitive reflections. One such development is the '*risk as feelings' model*. People explicitly assess severity and likelihood of possible outcomes

and integrate this information to arrive at a decision. Instead, it is proposed that people react to the prospect of risk at two levels: they evaluate risk cognitively, but simultaneously they also react to it emotionally, with minimal cognitive processing. These emotional or intuitive reactions depend on contextual factors like: immediacy of risk; the vividness with which consequences can be imagined; previous experiences with consequences; visceral states (e.g., hunger, sexual arousal); background mood. To summarize, *the role of affect and intuition* has gained momentum in theoretical accounts of risk research over the past few years. Recent models, such as the *'risk as feelings'* approach or the *'affect heuristic,'* suggest that people judge risk not only by how they reason about it, but also by how they feel about it. These models constitute an important theoretical development because they suggest a new conceptualization of risk and risk perception, entailing a reorientation from a restricted cognitive perspective on the phenomenon.

Being an indispensable quality of any manager inside any corporation, *inclination to risk* is considered to be a quality of a person, a personality trait which is expressed in a permanent tendency to use new possibilities. At the same time, managers must avoid risky decisions, but it depends on the specific of corporation, for example, inclination to risk is constitutes a very good factor for a successful work inside a broker firm, while in a company which is occupied with audit and financial inspection of other corporations. In criminology there is suggested that risk to economic security is one of the basic risks which directly put into the danger state security [301, p. 127-130; 176; 378, p. 12-18]. Thus, ***risk for fraud*** is a combination of opportunity and possibility, incentives and pressures, and rationalization and justification [214, p. 1404; 254, p. 7-9; 176]. As the modern psychology testifies the majority of people are inclined to avoid risk and make such choice in order to obtain a certain gain. But being under some social experiences a modern person *can be taught to risk*, especially that, personal risk is generated and stimulated by external factors, consequently there is formed a certain norm of risky behavior and this is already an element of personality socialization. Preference to risk can be learned very easy, it becomes a way of life [398, p. 157]. Additionally, ***risk perception*** refers to individuals' judgments of risk, which must be differentiated from objective risk assessments performed by technical experts.

Risk can be defined not only like a probability of losses but also as a threat of unpredictable development of events. The concept of risk combines the probability of an event occurring with the impact that event may have and with its various circumstances of happening [254, p. 7]. In the common language, risk is often used as a synonym of probability of a loss or of a danger. We have to remember that when a person avoids risking it is also a risk because there appears a great likelihood of undesirable expansion of events *"outside the risk"*. The situation is

considered to be risky if the knowledge about its potential dangerousness or threat is fixed already in the past social experience of the person [398, p. 159].

Risk-taking is valued and treated as essential to innovation and success. A good manager is seen as *"taking risks"* but not as *"gambling".* The choice of a particular business strategy depends on the same general considerations as the choice of a betting strategy in a game of poker. By contrast, the term ***risk aversion*** has the benefit of long use in the corporate finance community, with consensus on the concept, its measurement, and its implications for behavior. Risk-seeking decision makers prefer relatively high risks and are willing to sacrifice some expected return in order to increase the variation. There is no enterprise without risk. The enterprise is characterized by *uncertainty in conducting its operations: uncertainty is an inherent element of enterprise risk*. Rewards earned by an enterprise compensate for such risk-taking [254, p. 5]. *Taking away the possibility of losing also means taking away the possibility of succeeding* [137, p. 26]. The inclination to encourage others to take risks increased as one moved up the hierarchy. Managers associate risk-taking more with the expectations of their jobs than with a personal predilection. *They believe that risk-taking is an essential component of the managerial role*.

Good risk taking requires good risk-taking personnel, but what are the characteristics of a good risk-taker? Research in the last few decades suggests that good risk-takers have the following characteristics: they are realists who still manage to be upbeat; they allow for the possibility of losses but are not overwhelmed or scared by the potential for losses; they keep their perspective and see the big picture, even in the midst of a crisis; they make decisions with limited and often incomplete information [254, p. 45]. We have to accept that good risk takers will not be model employees in stable environments. People who seem most attuned to risk can be disruptive in more placid times. Keep risk takers challenged, interested, and involved. Boredom will drive them away. Surround them with kindred spirits.

At the same time, March J.G. and Shapira Z. have demonstrated business managers avoid risk, rather than accept it. They avoid risk by using short-run reaction to short-run feedback rather than anticipation of future events [214, p. 1409]. They avoid the risk of an uncertain environment by negotiating uncertainty-absorbing contracts. They care about their reputations for risk-taking and are eager to expound on their sentiments about the deficiencies of others and on the inadequacy of organizational encouragements for making risky decisions intelligently.

Indeed, managers see themselves as taking risks, but only after modifying and working on the dangers so that they can be confident of success. Prior to a decision, they look for risk controlling strategies. Most managers believe that they can do better than is expected, even after

the estimates have been revised [214, p. 1411]. Managers are inclined to show greater tendency toward risk-taking when questions are framed as *business decisions* than when they are framed as *personal decisions*. *These managers recognize the emotional pleasures and pains of risk-taking, the affective delights and pleasure of danger* [214, p. 1409; 275, p. 534-538].

Women are different from men in their choices and preferences. Especially, women generally have a higher degree of *risk-aversion* than men [349, p. 263-268; 380, p. 195]. Women generally experience more fear than men when they are exposed to the same objective risk [385, p.33-34]. Female directors are also more risk-loving than male directors. Thus, having a woman on the board needs not lead to more risk-averse decision-making [160, p. 28; 167; 122]. The level of acceptable fear, combined with perceived risk – *which is subjective* – has an impact on actions, where women with more fear at higher risk will avoid criminal activities [160, p. 28].

An individual's risk preferences can have an impact on their decisions with respect to crime. The following assumptions are made: crime results in higher earnings than legitimate activities; decisions are made by individuals who care only about maximizing expected income; there are only monetary punishments available as a remedy for white-collar crime in the form of fines; individuals are risk neutral; and the only three factors individuals consider when contemplating crime are: the gains from crime; the probability of being caught and the severity of punishment [66, p. 15]. It is possible that ***risk preference*** *is partly a stable feature of individual personality*, but a number of variable factors such as mood, feelings, and the way in which problems are framed also appear to affect perception of and attitudes toward risk. In particular, D. Kahneman and A. Tversky have observed that *when dealing with a risky alternative whose possible outcomes are generally good (e.g., positive monetary out-comes), human subjects appear to be risk-averse; but if they are dealing with a risky-alternative whose possible outcomes are generally poor, human subjects tend to be risk-seeking* [214, p. 1406]. According to the Prospect theory of intuitive decision-making, in the evaluation phase, an individual examines the entire edited prospect. So, in the editing phase, a decision-maker organizes and reformulates the available options, so as to simplify the choice. People perceive outcomes as gains and losses. A gain or loss is, of course, defined with respect to some reference point.

The Prospect Theory states that white-collar offenders make decisions based on the potential value of losses and gains rather than the final outcome, and that white-collar offenders evaluate these losses and gains using certain heuristics. This model tries to sculpt real-life choices, rather than optimal decisions, as normative models. In the subsequent evaluation phase, white-collar offenders behave as if they would calculate a value (utility), based on the potential outcomes and their respective probabilities, and then choose the alternative having a higher utility.

As a result, in light of the stated in professional literature so far, ***our assumption is that the characteristics of white-collar criminality are compatible to a model of Rational decision-making to a very limited degree and it would be correct to study an Intuitive (Irrational) Decision-making model that is also based on rationality nevertheless very limited one***.

In the realm of this scientific research we decided to verify the viability and reliability of the Big Five Test of personality traits in order to demonstrate the reasonability of behavioral criminology findings in the process of reduction of white-collar crimes. Our empirical survey was performed with participants from both of countries (Israel and Moldova). The basic purpose has been consisted form the ***demonstration of the significant influence of personality traits upon the phenomenon of workplace behavior expressed in the perpetrating of white-collar crime***. We decided to achieve the best scientific results for our research by means of executing of several statistical surveys both in Moldova and Israel.

3.2. Validity of Irrational Theory in demonstration of white-collar offenders' criminal thinking: empirical findings for Moldova and Israel

Our model elaborated for and directed to reduction (decrease) of white-collar criminality is based on several hypothesizes. According the improper behavior missing part on studies – the current study has integrated the personality traits of the examined subjects, with the Intuitive Model of D. Kahneman and A. Tverski *(theory analyzed above in this thesis)*.

The whole population who took part in the empirical examination is presented below: the total number of offenders finally convicted for white-collar crimes in Moldova and Israel – *119 of persons*; the total number of non-offenders (the control group) in Moldova and Israel – *158 of persons*; the number of the persons convicted for embezzlement from Moldova (the control group) – *41 of persons*; the total number of persons who have taken part in the examination – *318 of persons*. Our examination has been originated from the gender characteristics and the social status of the participants: ***gender characteristics*** – 63% are men; 68% are women; ***age characteristics*** – 83% are above 31 years old; ***education*** – 90% of the respondents have graduated universities (high school).

In order to obtain valid results, there have been formulated several suppositions for the categories of populations who have take part in the questionnaire:

Hypothesis No.1 – There is a correlation between the criminal reason (motive) of the crime, from one side, and deterrence to perpetration of an offence, from another side; as well

as between the level of rationality of the perpetrating of an offence and the capital accumulated as a consequence of the criminal thinking.

There are performed two types of correlation: correlation performed on the base of the persons from Moldova who are convicted for white-collar crime *versus* persons from Moldova who are convicted for embezzlement; correlation performed on the base of the persons from Moldova who are convicted for white-collar crime *versus* persons from Israel who are convicted for thee same categories of crime.

In the limits of this examination the element *"r"* is defined like in statistics, the *"person-product-moment"* correlation coefficient, or simply correlation coefficient; *"-"* the minus means a negative correlation; and *"P values"* is calculated probability, or, in other words, is the probability of finding the observed, or more extreme results when the null hypothesis *(H_0)* of a study question is true – the definition of *'extreme'* depends on how the hypothesis has been tested.

The findings are supposed to confirm the hypothesis that ***personality traits as independent variables are supposed to be different between different sectored population according to the studied dimensions of personality***. If fact, it was found that there is a significant difference between men and women who are not white-collar criminals in the two dimensions of most significant personality traits: *Conscientiousness* (Pv = 0.0015) and *Agreeableness* (Pv = 0.0412).

In such a manner, we intended to perform an analysis of correlations existed between personality traits of two sectors of population (offenders and non offenders (male and female)) regarded as dependent variables (Appendix 3. Table 3.10, Table 3.11, Table 3.12). Therefore, *in the first stage*, the examination has been conducted through a one-way variance test, which has demonstrated that there has been detected a significant correlation between the two sectors and each one of the traits of personality (Big-Five) characteristics. *In the second stage*, a Bonferroni test has been performed for each dependent variable of the personality traits. This study intends to bring to the whole research findings which will be able to demonstrate the difference between different categories of populations concerning every personality trait which was selected for the analysis (Appendix 3. Table 3.2.). In the first stage, the examination has been conducted through a **descriptive statistic method** about risk and 5 variable cross-sections, which has examined where is a difference between the five sectored population based on Big-Five correlation formula. The purpose of Tukey's test is to determine which groups in the sample are different. The result will found if the means are with the same letter are not significant difference (Appendix 3, Table 3.3.).

We have presented our results in several tables, where are written the meaning, the number of participants and the group which has taken part in the questionnaire. Therefore, we created four tables, as the following: Dependent Variable: *Agreeability*; Dependent Variable: *Conscientiousness;* Dependent Variable: *Neuroticism;* Level of Risk Results on the sample of Moldova and Israeli Populations.

The populations have been asked whether a white-collar offender thinks about one of the four options prior to perpetration of an offence: apprehension (deterrence); "disgrace" after the fact of; severity of punishment; intuitive thought of perpetration of an offence, while thinking only of perpetration of the offence as *"it will not happen to me"*. Attention is to be paid that there is an option to mark more than one answer. And here are the results:

On the question, whether a white-collar offender thinks that he would be apprehended prior to the perpetration of the offence, it was found that there is a significant difference between the populations groups in the distribution of answers to *Question 3* in research questionnaires:

Table No 3.2.1.

Statistic	DF	Value	Prob
Chi-Square	12	152.3323	**<.0001**

It was found that Israel control non-offenders group and Israel white-collar offenders group, are more likely to choose the fact that white-collar offenders think of nothing besides the *intuitive thought* about perpetration of the offence – as *"getting caught would not happen to me"*, while the other groups of Moldova (non-offenders and theft control group and white-collar offenders group) choose the think of white-collar offenders, in fact are thinking about the *rational subjects* as be caught and apprehension (deterrence) or the option of severity of punishment. Most of Israeli white-collar offenders (70%) and most of Moldova white-collar offenders (57%) are thinking that white-collar crime is perpetrated not after a rational decision of the offender. In other words, it is a non–rational decision to perpetrate a white-collar offence which means that it is committed based on the Intuitive decision-making process.

The findings supply the proof that Israeli control non-offenders group and Moldova non-offenders control group are situated on the same level of thoughts. They are more likely to choose the fact that white-collar offenders are acting to perpetrate the offence after have considered the amount of assets that they have accumulated, during their life as a criterion for perpetrating a white-collar crime (Prob Chi-Square <.0001).

The prominent fact in the distribution of findings on the subject of deterrence is – that we observe a great difference between the groups from Israel and the groups of Moldova as follow:

about 72%-74% of groups from Israel and only between 0%-6% groups of Moldova - consider that a white-collar criminal does not think about anything except for the perpetration of an offence as *"it would not happen to me, I would be apprehended"*; by the contrast, 12%-19% of Israeli groups and 30%-49% groups of Moldova, consider that fear of being apprehended constitutes an element of deterrence; at the same time, the subject of severity of punishment does not constitute a deterrent factor for groups from Israel (2%-3%) in the same manner as for groups from Moldova (37%-48%), as well as a *"disgrace"* should the offender be caught of groups from Israel is in level between 7%-12% like of groups of Moldova the level is 6%-15%.

The populations have been asked whether a manager, who would think about perpetrating an offence of fraud or deceit (a form of white-collar crime) at his workplace, would make a *rational decision* for perpetration of an offence and consider all the implications and outcomes of the act. Especially, the formulation was the following: if a manager considers a perpetration of a fraud or financial scam offence (white-collar offence) in his workplace, he would do so due to: the impulse he has as he has the opportunity to perpetrate the crime and gain money; he would perpetrate the crime after rationally analyzing and considering all the implications and outcomes. It was found that there is a significant difference between the populations groups in the distribution of answers to *Question 5* in research questionnaires:

Table No 3.2.2.

Statistic	DF	Value	Prob
Chi-Square	4	18.0689	**0.0012**

There is demonstrated a significant difference between the Israeli non-offenders control group and Israeli white-collar offenders group, who are more likely to choose the fact that white-collar offenders are acting to perpetrate the offence *only by the impulse* he has, as he has the opportunity to perpetrate the crime and gain money, unlike the other groups of Moldova (non-offenders, theft control group and white-collar offenders group (Prob Chi-Square-0.0012)). There have been found the following: *Israeli and Moldova non-offenders control group, white-collar offenders, Moldova theft offenders have chosen the opinion that the decision of a white-collar offender to commit an offense is not a rational decision, but an intuitive one based on the past social experience accumulated during their life. It has been found as a crucial criterion for a white-collar crime perpetrating.*

Regarding the descriptive statistics of offenders groups on the subject of Rational decision to perpetrate a white-collar offence, we can see a difference between the two population groups from Israel and the three population groups of Moldova as follow: 26%-30% of population

groups from Israel and between 49%-56% population groups of Moldova – are more likely to choose the thought that manager who would think about perpetrating an offence of fraud or deceit (white-collar crime) at his workplace, would make a rational decision for perpetration of an offence and consider all the implications and outcomes of the act. It is a big gap between Israel and Moldova research populations.

From the other hand, only about 30% of Israeli white-collar offenders and only about 43% of Moldova white-collar offenders are thinking that white-collar crime is after rational decision of the offender. After it, the populations submitted to our testing questionnaires have been asked whether a manager who would think about perpetrating an offence of fraud or deceit at his workplace, would make a rational decision for perpetration of an offence and consider all the implications and outcomes of the act.

It was demonstrated a significant difference between Israeli control group of non-offenders and Israeli group of white-collar offenders, who according to our results are more likely to be predisposed to commit crimes only by the impulse, when the person is realizing the fact that has the opportunity to perpetrate the crime and gain money. We *observe a difference* between testing groups from the Republic of Moldova and the State of Israel in the following matters: 26%-30% of population groups from Israel and 49%-56% population control groups of Moldova are more likely to accept the idea that the manager, who would think about perpetrating an offence of fraud or deceit at his workplace, would make a *rational decision* for perpetration of an offence and consider all the implications and outcomes of the act; only about 30% of Israeli white-collar offenders and only about 43% of Moldova white-collar offenders are thinking that white-collar crime is committed as a result of a rational decision of the offender.

The populations have been asked whether a manager, who would think about perpetrating an offence of fraud or deceit (a form of white-collar crime) at his workplace, would make a rational decision for perpetration of an offence and consider all the implications and outcomes of the act. It was found that there is a significant difference between the populations groups in the distribution of answers to *Question 5* in research questionnaires:

Table No 3.2.3.

Statistic	DF	Value	Prob
Chi-Square	4	23.5981	**<.0001**

DF means Degrees of Freedom, the number of degrees of freedom generally refers to the number of independent observations in a sample minus the number of population parameters that must be estimated from sample data. For example, the exact shape of at distribution is

determined by its degrees of freedom. When the distribution is used to compute a confidence interval for a mean score, one population parameter (the mean) is estimated from sample data. Therefore, the number of degrees of freedom is equal to the sample size minus one.

Explanation of empirical findings*: it was found that a significant difference that Israeli control non-offenders group and Moldova non-offenders control group, are in the same level of thoughts. They are more likely to choose (from the other groups of Moldova: white-collar offenders group, and theft offenders control group), the fact that white-collar offenders are acting to make the offence after have considered the amount of assets that they have accumulated, during their life as a criterion for perpetrating a white-collar offence* (Appendix 3. Table 3.13).

Regarding the descriptive statistics of offenders groups on the subject of behavioral consideration for perpetrating a white-collar offence, the populations have been asked whether a white-collar offender considers the amount of asserts he has accumulated during his life as a criterion in perpetrating a white-collar offence. It was found that there is a same level of thoughts between the two populations groups from Israel and the three populations groups of Moldova as follow: Israeli non-offenders control group think in level of 75% against of 48% Israeli white-collar offender's group that think that the white-collar offenders consider the amount of assets he has accumulated during his life as a criterion for perpetrating a white-collar offence. Moldova non-offenders control group think in level of 78% and against 54% of Moldova theft offenders control group – and against Moldova white-collar offender's group with 49% that white-collar offender considers the amount of assets he has accumulated during his life as a criterion for perpetrating a white-collar offence.

All at once, we have demonstrated that both Israeli selected populations for questionnaires, as well as Moldavian groups are characterized by the same level of thoughts and personal attitude concerning the decision-making process to commit white-collar crimes. Especially, the majority of them believe, that the basic criterion which determines the perpetration of white-collar crime is the level of *financial welfare of the potential criminal* (the amount of assets and financial resources) *antefactum* that is preceding in time the decision of white-collar crime perpetrating: Israeli control group of non-offenders accept such idea in the score 75%, oppositely Israeli group of white-collar criminals think the same only in 48% of the cases; Moldavian control group of non-offenders believe in such postulation in the score of 78%, oppositely Moldavian control group of the criminals convicted for embezzlement in the score of 54% and Moldavian group of white-collar criminals only in 49% (Appendix 3, Table 3.4.)

Partial hypothesis reinforcement was found: while Israel and Moldova non-offenders control group and a half of Israeli and Moldova white-collar offenders (also Moldova theft

offenders) – choose the opinion that white-collar offenders are considered that the amount of assets that white-collar offenders have accumulated, during their life was found as a criterion for perpetrating a white collar crime.

According to *Prospect theory of intuitive decision-making*, in the evaluation phase, an individual examines the entire edited prospect. So, in the editing phase, a decision-maker organizes and reformulates the available options, so as to simplify the choice. It consists of the following operation which is called Coding, meaning: *People perceive outcomes as gains and losses. A gain or loss is, of course, defined with respect to some reference point. The location of the reference point affects whether the outcomes are coded as gains or losses.* Consistent with our point of view, the difference between the offender and non-offender groups in both of the countries is determined by the way of rationalization which the offender accepts for himself.

Finally, we have observed *the direct causal relationship between the level of financial welfare and the willingness to perpetrate a white-collar crime*. What does it mean? From our standpoint, the answer can be found in the level of internal moral satisfaction and subjective sensation of wellbeing of every perpetrator. So, if subjectively a person is satisfied in his material assets and financial welfare, he will think twice before the perpetrating of a white-collar crime, or will refuse to commit it. So, such a result permits us to assume, that the impulsive and irrational decision of white-collar crime perpetrating is characterized to the person who feels a stringent need for enrichment. At the same time, the richer is the person, the higher is the level of his material requirements and financial expectations.

As a result, we have found that there are no significant differences between the populations in the personality trait of *Agreeableness*, in such a manner the test reveals to the research that two groups are created: on one hand, a group "A" of women (non-criminals) and woman (convicted criminals) and, on another hand, group "B" of men (non-criminals) and men (convicted criminals). More than it, on the base of the obtained results we have proved that there is no significant difference between criminals divided in the function of their gender characteristics. At the same time, our findings indicate the significant difference between men and women only based on this variable.

Hypothesis No.2 – There is a correlation between Big-Five Personality Traits (Extroversion, Consciousness, Agreeableness, Openness and Neuroticism) and decision-making process in white-collar crime.

There are performed several types of correlation: correlation performed on the base of the persons from Moldova who are convicted for white-collar crime *versus* persons from Israel who are convicted for the same categories of crime; correlation performed on the base of the persons

from Moldova who are convicted for white-collar crime *versus* persons from Moldova who are convicted for embezzlement; correlation performed on the base of the non-offenders from Moldova and Israel (control groups); correlation performed on the base of the persons from Israel who are convicted for white-collar crime *versus* non-offenders from Israel; correlation performed on the base of the persons from Moldova who are convicted for white-collar crime *versus* non-offenders from Moldova (Appendix 3, Table 3.13.).

We decided to substantiate the premise ***that personality traits as independent variables are invented to be different between different categories of populations according to the studied originated on the psychological dimensions of personality***. Actually, it was found that there is a significant difference between men and women who are not white-collar criminals in the two dimensions of most significant personality traits: *Conscientiousness* (Pv = 0.0015) and *Agreeableness* (Pv = 0.0412). It is relevant to define *"P Values" – it is a calculated probability, or, in other words, the probability of finding the observed, or more extreme, results when the null hypothesis (H_0) of a study question is true – the definition of "extreme" depends on how the hypothesis is being tested.*

Concerning the risk, we have found using the Wilcoxon Scoresand, Kruskal-Wallis Tests (Pv = 0.4517), that there is no significant difference detected between women and men who are not white-collar offenders in the realm of risk-taking concept. We have obtained the conclusion that offenders are inclined and disposed more to take risks over them than men and women from the control group (non-criminals). This fact helps us to demonstrate the difference in the way of thinking and, as a consequence, a method of taking risks by different categories of population as we have planned before: based on gender characteristic and based on previous conviction for white-collar crime.

Hypothesis No.3 – Significant differences shall be found to prove the Irrational Decision Theory as the main criminological theory in white-collar criminality explanation. Between the five research populations of Moldova and Israel (white-collar offenders, Moldova and Israeli non-criminal offenders and Moldova theft offenders, as control groups), from one side, and the level of risk they are ready to take upon themselves with perpetration of a white-collar crime, from another side. There is demonstrated the high level of risk-taking in case of the persons who are willing to take upon themselves risks for crime perpetration.

There are performed several types of correlation: correlation performed on the base of the persons from Moldova who are convicted for white-collar crime *versus* persons from Israel who are convicted for the same categories of crime; correlation performed on the base of the non-offenders from Moldova and Israel (control groups); correlation performed on the base of the

persons from Israel who are convicted for white-collar crime *versus* non-offenders from Israel; correlation performed on the base of the non-offenders from Moldova and Israel (control groups); correlation performed on the base of the persons from Moldova who are convicted for white-collar crime *versus* persons from Moldova who are convicted for embezzlement.

In the realm of this Hypothesis we have performed a comparison between the risk variable groups by using *Kruskal-Wallis test*. In order to be clear, we have to mention that Kruskal-Wallis test is an extension of the *Wilcoxon test* when it comes to more than 2 groups. Therefore, we have created several tables as well as for the precedent Hypothesis (Appendix 3. Table 3.5.). As a result, four tables have been built: analysis of Variance for Variable Risk Classified by Variable group (Appendix 3, Table 3.6.); analysis of Variance for Variable Risk Classified by Variable group taking into account expected and standard deviation (Appendix 3. Table 3.7.); risk variable cross-section (Appendix 3. Table 3.8.); risk variable cross-section in correlation with Tukey test (Appendix 3. Table 3.9.).

As a result, significant difference was found between the groups in the variable risk – By Kruskal-Wallis Test while Pr > Chi-Square 0.0003.

Israel non-offenders control group received relatively higher values in comparison with other groups. There have been proved that this category of tested population has the most decreased risk of likelihood to commit a white-collar crime. Also, Moldova control group of theft offenders received the most decreased value. This population was found with tend to take the highest taking risk to perpetrate of non-white-collar offenders.

But these answers are not sufficient for us. We will do our best to know exactly specific between which groups is the significance differences. Therefore, we have constructed the following table:

Table No.3.2.4

Comparison between the risk variable groups by using Kruskal-Wallis test

Group	No.	Sum of scores	Expected Under H0	Std Dev Under H0	Mean score
Israeli white-collar offenders' group	68	9886.00	10336.0	611.917402	145.382353
Moldova non-offenders' group	60	9325.00	9120.0	584.498201	155.416667
Moldova white-collar offenders' group	47	6870.50	7144.0	530.974089	146.180851
Moldova theft offenders' group	41	4385.50	6232.0	501.703338	106.963415
Israeli non-offenders' group	87	15589.00	13224.0	663.576380	179.183908
Average scores were used for ties					

In the realm of the following supposition we have found that ***there is no correlation between personality traits and risk-taking in the realm of the group of non-criminal men and women.*** Values of *Pv* are from *0.1282* and higher and that is not within the limit of less than 5% (significance). By contrast, a correlation was found in the group of white-collar offenders (men and women) between the personality trait of *Extroversion*, from one side, and *inclination to risk-taking*, form another side. It was found that the higher is *the level of risk-aversion* in white-collar crime *(Pv = 0.56847)*, but the personality trait of *Extroversion* will be decreased *(Pv = 0.0008)*, and vice versa. A correlation in similar direction has been found, even if it was weaker, as well in the general population.

Significant difference was found between the groups in the variable risk but it is not enough. We have to know exactly specific between which groups is the significance differences. According the Descriptive statistics (Averages and Standard Deviations) risk variable cross-section of the group, we will perform the test analysis:

Table No.3.2.5

Risk	No	Mean	Std
Israeli A control group non offenders	**87**	4.06	1.35
Moldova A control group non offenders	**60**	3.77	1.24
Moldova- theft offenders control group	**41**	3.05	0.97
Israeli White-collar offenders	**68**	3.53	1.40
Moldova white-collar offenders	**47**	3.62	0.8

This hypothesis receives an upgrade when additionally, the relation to the variable of personality traits is taken into consideration. Integration of examination of the personality traits and the level of risk an individual is willing to take in perpetrating a crime constitutes the complete prism from the aspect of risk-taking and personality for observing improper behavior of managers who candidate in positions of trust in the public and in the private sector.

The results of using Spearman's correlation coefficient tests, conducted in a population cross-section and in a general cross-section, between each of the personality traits/variables and between the descriptive variable of risk-taking. As we have seen, there is no variable that defines risk-taking or risk-averting. There is one variable named risk sum, which high values indicate risk-aversion and low levels indicate risk-taking. As a result, it was found with Moldova non-white-collar offender's population, that there is significant positive correlation between personality traits of *Conscientiousness* (Pr = 0.0235) and *Openness* (Pr = 0.0371) and between risk-taking.

Table No.3.2.6

Spearman Correlation Coefficients, N = 60 Prob > |r| under H0: Rho=0E					
	Extroversion	**Agreeability**	**Consciousness**	**Neuroticism**	**Openness**
Risk	0.12411	0.15486	0.29220	-0.179466	0.26973
Significance level	0.3448	0.2374	0.0235	0.170	0.0371

It was found that the higher is the level of risk-aversion of the Moldova non-white-collar offender's population, while the Openness and Conscientiousness traits in his behavior would be also higher, and vice-versa. With other correlations, the Values of *Pr* were found higher and that is not within the limit of less than 5%, it means that there is no significance for our research.

At the same time, there have been validated the following results:

- *Full hypothesis:* there have been found a significant difference between Israeli non-offenders control group, from one side, and Israeli white-collar offenders group, form another side. Especially, the last group (white-collar offenders selected for the scientific research) is more likely to choose the fact that white-collar offenders thinks of nothing besides *the intuitive thought* about perpetration of the offence – as "*getting caught would not happen to me*". while the other groups of Moldova (Non- offenders and Theft control group and White-collar offenders group) choose the thought of white collar offenders, in fact are thinking about *the rational subjects* as be caught and apprehension (deterrence) or the option of severity of punishment.
- *Partial hypothesis:* while Moldova non-offenders and offenders choose the opinion of being caught and punished in the level of about 80% (*it is absolutely rational deterrence)*, as a result, the Israeli non-offenders and offenders are not thinking about to be caught or to be punished (level of 20%), it means the main idea that *"getting caught would not happen to me*", is recognized as an absolutely intuitive decision without deterrence.
- *Full hypothesis:* while Israeli and Moldova non-offenders control group of white-collar offenders (including Moldova theft offenders) choose the opinion that the decision of a white-collar offender to commit an offense is *not rational decision, but tends to be intuitive* decision being accumulated during their life, there was found as a criterion for perpetrating a white-collar crime.
- *Partial hypothesis:* while Israeli and Moldova non-offenders control group and a half of Israeli and Moldova white-collar offenders (including Moldova theft offenders) choose the

opinion that white-collar offenders are considered that the amount of assets that they accumulated during their life constitutes a criterion for perpetrating a white-collar crime.

– According to *Prospect theory of intuitive decision-making*, in the evaluation phase, an individual examines the entire edited prospect. So, in the editing phase, a decision-maker organizes and reformulates the available options, so as to simplify the choice. It consists of the following operation which is called Coding, meaning: *people perceive outcomes as gains and losses*. A gain or loss is, of course, defined with respect to some reference point. The location of the reference point affects whether the outcomes are coded as gains or losses.

Our finding have demonstrated differences between the research populations with the explanations of the effect between them and between their personality traits, especially there was found a significant difference in three variables: *Agreeability – Conscientiousness – Neuroticism* between Israeli non-offenders control group and Israeli white-collar offenders group, as well as between Moldova control groups (non-offenders and theft offenders groups) and Moldova white-collar offenders group (Appendix 3. Table 3.14). At the same time, not significant difference between the research populations there was found concerning two variables: *Extroversion* and *Openness* (Appendix 3. Table 3.13.).

There was found a significant difference between the five research populations from Moldova and Israel (white-collar offenders, non-offenders, theft offenders as control groups), from one side, and the level of propensity to take risk upon themselves and to perpetrate a white-collar Crime. The Descriptive Theory has been found as the most significant. A test has been conducted for the comparison between the Five independent groups of population, thus, the variable gets enough values and therefore a Wilcoxon Scoresand parameter test and Kruskal-Wallis Tests needs to be conducted for comparing the five populations. Significant difference was found between the groups in the risk variable– by Kruskal-Wallis Test, while Pr > Chi-Square is 0.0003.

It was found a significant difference between the groups in the risk variable between control non-offenders from Moldova and Israel, from one side, and between Moldova theft control group, from another side. The two groups of Moldova and Israeli white-collar offenders are in the middle, so they are not significantly different from Moldova and Israeli non-offenders control groups, or from Moldova theft control group. White-collar offenders were found under test multiple comparisons – in the middle of Moldova and Israeli control non-offenders' groups, and between Moldova theft offenders as control group. Therefore, there was not found a significant difference in comparison with other three control groups from Moldova and Israel, for that reason there is not found significant difference between them (white-collar offenders

from Israel and Moldova). In other words, white-collar offenders from Israel and Moldova are not significantly different in terms of the level of risk they are willing to undertake in the process of perpetrating an offense.

There is no significant difference between these two groups, even though they are from different countries. On the other hand, two populations submitted to our analysis are without significant differences, as reflected in the descriptive statistics. It means, according to the average level of risk, that Israeli white-collar offenders will assume more risk than white-collar offenders from Moldova. Israeli non-offenders control group received relatively high values from the other groups. This population was found with the lowest potential to tend of take higher risk for perpetration of white-collar crime**.** Moldova theft-control offender group received the lowest value. This population was found with tend to take the highest taking risk to perpetrate of non white-collar crime offenders.

Israel non- offenders control group received relatively high values from the other groups. This population was found with the lowest potential of propensity to take higher risk for perpetration of white-collar crime. Moldova theft-offender control group received the lowest value. This population was found as having the propensity to take the highest taking risk to perpetrate a white-collar crime. Moldova theft-offenders would tend to take higher risks than Moldova white-collar crime offenders. Moldova non-offenders control group tend to take higher risks more risk than the Israel non-offenders white collar crime control group. Israeli white-collar crime offenders are tending to take higher level of risks more than Moldova white-collar offenders.

So, according to *the Prospect Theory*, white-collar offenders tend to give incorrect weights decisions under uncertainty relative to decisions under uncertainty. Although, there is no decision should affect the decision-maker, people tend to change their decision by display options. As a result, it was found in Moldova non-white-collar offenders' population, that there is detected a significant positive correlation between personality traits of *Conscientiousness* (Pr=0.0235) and *Openness* (Pr=0.0371) and between risk-taking. It was found that the higher is the level of risk-aversion of the Moldova non-white-collar offender's population; the *Openness* and *Conscientiousness* traits in his behavior would be also higher, and vice versa.

We have obtained the following findings: *On the one hand*, the two populations of men and women who are not white-collar criminals, there is no correlation between the personality traits and risk-taking. *On the other hand*, there is a correlation in white-collar criminals between the personality trait of Extroversion and risk-taking. This finding is supported by the fact that impulsiveness and friendliness that characterize the extrovert according to Eysenck are almost

intuitively related to offences of fraud and deceit. This fact receives a reinforcement from the findings of the second hypothesis that are not significant but indicating that according to the averages of grading, offenders were found to have the greatest openness and women the lowest. The higher is the level that a white-collar offence avoids risk (Pr = -0.56847) the lower the Extroversion in his behavior would be (Pr = 0.0008), and vice versa. A relation in a similar direction, however weaker, was found in the general population as well. This correlation stems from the relation existing amongst offenders.

Findings of other studies reinforce the fact that *personality traits affect both the type of intuitive or analytical decision-making, and the decision-making itself, be it intuitive or analytical.* In this *Intuitive approach*, as well, there is still an assumption that under same circumstances and same conditions and same organization of conduct, the intuitive decision-making would be related by a strong correlation with personality traits of a potential white-collar offence and there would not be a similar behavior between individuals.

The findings indicate that the irrational decision-making (intuitive theory) was found as the right theory for the white-collar crime explanation. According the improper behavior missing part of the studies – the current study has integrated the personality traits of the examined subjects, with the tendency of risk taking to perpetrate a crime according to the Intuitive Model.

Descriptive statistics findings: 1) Israeli white-collar crime offenders are inclined to take higher risks more risk than Moldova white-collar offenders; 2) Moldova theft-offenders tend to take higher risks more than Moldova white-collar offender; 3) Moldova theft-offenders tend to take higher risks more than Israeli white-collar crime offenders; 4) Moldova non-offenders control group tend to take higher risks more than Israeli non-offenders control group. Moldova non-offenders control group and Israeli non-offenders control group tend to take less risk in comparison to their white collar offenders population from their countries. It can be said that, offenders tend more to take risks than non-offenders. This fact supports thinking of how to differentiate between the ways of taking risks by the populations. It was found in Moldova non-white-collar offenders' population, that there is significant positive correlation between personality traits of *Conscientiousness* (Pr = 0.0235) and *Openness* (Pr = 0.0371) and between risk-taking. It was found that the higher is the level of risk-aversion of the Moldova non-white-collar offenders' population; the *Openness* and *Conscientiousness* traits in his behavior would be also higher, and vice versa.

At the same time, we have concluded that in order to find a significant correlation between the personality traits, from one side, and the risk-taking propensity in white-collar offenders from Moldova and Israel, from another side, we need another test for solving this connection. Findings

of the study included an examination of correlations, frequency and distributions, led us to the conclusion that we have to build a special scale that will promote the algorithm of reducing of white-collar offending in the public and privet sectors of the national economy.

In the base of several tests performed, we have obtained the following results: 1) Significant difference was found between the groups in the variable risk – by Kruskal-Wallis Test while Pr > Chi-Square 0.0003; 2) Israeli non-offenders control group received relatively high values from the other groups .This population was found with the lowest potential to tend of take higher risk for perpetration of crime; 3) Moldova theft-control offender group received the lowest value. This population was found with tend to take the highest taking risk to perpetrate of non-white-collar offenders. Consequently, white-collar offenders from Moldova and Israel are not significantly different in their risk-perception when they are ready to commit an offence. We can assume that there is no an essential divergence between those two groups of populations and, consequently Israeli white-collar offenders are ready to take more risk than Moldavian white-collar criminals. Moldavian theft offenders tend to take higher risks than Moldavian white-collar offenders, but lesser that Israeli white-collar offenders. Moldavian control group of non-offenders is declined to take higher risks than the Israeli control group of non-offenders.

The basic conclusion which we have obtained is the following: *the control groups of non-offenders from both of the countries are predisposed lesser to the risk likelihood for white-collar crime perpetrating, in comparison with the selected groups of criminal offenders*. Therefore, it can be said that offenders are more risk-taking than groups of non-offenders.

Hypothesis No.4 – There is demonstrated a significant correlation between the Big-Five personality traits, from one side, and the high level of risk-taking which leads to the perpetration of the white-collar crime, from another side.

There are performed several types of correlation: correlation performed on the base of the persons from Moldova who are convicted for white-collar crime *versus* persons from Israel who are convicted for the same categories of crime; correlation performed on the base of the persons from Moldova who are convicted for white-collar crime *versus* persons from Moldova who are convicted for embezzlement. At least, we can derive the following standpoints: positive correlations which have been found between the personality traits of Big-Five on the level of the populations submitted to the testing are considered to be weak.

A positive correlation has been obtained between the following personality traits: *Conscientiousness and Agreeableness r = 0.29434; Pv = 0.0006; Openness and Conscientiousness r = 0.21038; Pv = 0.0155; Extroversion and Openness r = 0.17656; Pv = 0.0429* .At the same time, ***a negative correlation*** has been obtained between the following personality traits:

Agreeableness and Extroversion r = -0.17137; Pv = 0.0494; Agreeableness and Neuroticism r = -0.20223; Pv = 0.0201; Openness and Neuroticism r = -0.23959; Pv = 0.0057.

The examination has been conducted through some descriptive statistics (averages and standard deviations) concerning the phenomenon of Risk-taking and Risk-aversion in the process of decision-making of the white-collar criminals, based on the differences between personality traits of different categories of population. Categories of populations are five-sectored as explained above. Differences have been found between the five-sectored populations in the variable of personality trait of *Extroversion*. In such a manner the following results have been found:

Correlation performed on the base of the persons from Moldova who are convicted for white-collar crime versus persons from Israel who are convicted for the same categories of crime. We have demonstrated that Israeli white-collar criminals are considered to possess higher level in personality traits such as *Extroversion, Agreeableness, Consciousness* and *Openness* in comparison with Moldavian convicted for the same categories of offences. Trait of *Neuroticism* has been found more decreased in Israeli white-collar offenders and higher in Moldavian white-collar criminals.

Correlation performed on the base of the non-offenders from Moldova and Israel (control groups), from one side, and white-collar criminals from both of countries. In general, there have been found that levels of such personality traits as *Agreeableness* and *Openness* in white-collar criminals are lower in correlation with the same control groups of both of countries.

Moreover, we have obtained the following results in function of the personality trait, which have been submitted to our empirical research. Those results are exposed below:

– *Level of Extroversion* in Moldavian representatives from the control group is lower than the level of the same trait in Israeli representatives of non-offenders (control group). At the same time, surprisingly, level of *Extraversion* in Israeli white-collar offenders is significantly higher than level of the same trait in Israeli non-offenders (control group).

– *Level of Conscientiousness* – in Moldavian white-collar offenders the level of *Conscientiousness* is lower in comparison to Moldavian non-offenders from the control group. By the contrast, the level of *Consciousness* in Israeli white-collar offenders is essentially higher than the level of the same trait in Israeli non-offenders from control group.

– *Level of Neuroticism* – in Moldavian white-collar offenders the level of *Neuroticism* is extremely high in comparison to Moldavian non-offenders from the control group. By the contrast, the level of *Neuroticism* in Israeli white-collar offenders is a little bit lower

(relatively insignificant) than the level of the same trait in Israeli non-offenders from control group.

In general, we have demonstrated that levels of personality traits such as *Extroversion, Agreeableness, Neuroticism* and *Consciousness* are significantly higher in the control group of non-offenders from Moldova in comparison to Moldavian white-collar offenders who have taken part in the questionnaire. More than it, we have found that there is a high level of such personality traits of *Extroversion, Openness* and *Neuroticism* in the control group of non-offenders from Moldova in comparison to the same control group of respondents from Israel. Finally, during the correlation performed on the base of the persons from Moldova who are convicted for white-collar crime *versus* persons from Moldova who are convicted for embezzlement (taken like a control group), we have observed that those persons who are convicted for embezzlement, display the highest level of personality traits *(Extroversion, Agreeableness, Neuroticism, Conscientiousness)* in comparison with Moldavian white-collar offenders. We assume that the differences in the research results between Moldova and Israel populations pave direct for two explanations of differences: differences in culture and /or economic situation etc. between the Republic of Moldova as a young and developed country, and the State of Israel as a developed country; differences in personality traits: significant findings were found about Moldova non-criminals control group personality characteristics: The higher is the level of risk-aversion of the Moldova non-white-collar population, the *Conscientiousness* trait in his behavior would be also higher, and vice versa. The higher is the level of risk-aversion of the Moldova non-white-collar population, the *Openness* trait in his behavior would be also higher and vice versa. On the other hand, among white-collar criminals from Moldova, and also Moldova theft-offenders, were found with no significant findings that related to personal characteristics and risk-taking.

In conclusion, our preliminary findings have successfully demonstrated that *there are significant differences in personality traits among populations selected for research from both of the countries (Moldova and Israel).* According to our opinion, the exclusive explanations of this situation are the major social and cultural differences which have been detected among the population of both of the countries. We have observed that the level of *Neuroticism* in Israeli population is considerably lesser than among the same groups of population selected from Moldova, by contrast, level of *Consciousness, Openness* and *Extroversion* in Moldavian population selected for survey is lesser significantly in comparison with the same group in Israel. Furthermore, no significant difference was found between women and men and white-collar offenders in terms of the way of taking risk. It can be said that incidentally and to the point, *offenders tend more to take risk than men and women*. We have demonstrated that the higher is

the level a white-collar crime perpetration risk-aversion; the lower would be the score of personality trait of Extroversion in his behavior, and vice versa.

According to our findings, male white-collar offenders manifest differences in their personality trait in comparison with men from the control group (non-offenders). At the same time, there have been found that to non-criminal women there is characteristic a higher score in the personality traits of *Conscientiousness* and *Agreeableness* than in case of men (non-offenders). Autonomously, it was found that women are similar to men (both from control groups – non-offenders) in the trait of *Neuroticism*, and women are similar to men in level of risk they are willing to take upon themselves. We have found that non-criminal women are similar to white-collar criminals in two significant psychological traits of *Extroversion* and *Conscientiousness.* More than it, we have demonstrated that women who have committed white-collar crime differ significantly in comparison with women who have committed ordinary crimes, especially, it is established that they posses high level of *Agreeableness, Consciousness* and *Extroversion* – the indispensable characteristic features without which it is impossible to succeed in white-collar crime perpetration. Additionally, according to our findings, it can be explained by the fact that such women possess high social status, academic education, financial stability and vast social experience and, in such a manner, they profit great social respect and veneration.

We consider that in white-collar crimes perpetration female offenders possess practically the same potentiality to commit a crime as well as male white-collar offenders. We believe that such fact can be explained by a single cause: *white-collar crimes do not need a special physical training and force, which are imposed to be inseparable in the cases of blue-collar crimes where male offenders prevail. The essence of white-collar crimes is expressed in fraudulent behavior (deception, guile and abuse of trust) and absolutely there is no need to resort to force* – the key postulation of any white-collar crime. Therefore, as soon as a male and a female white-collar offender compete in their abilities, according to our point of view, will succeed only that person, whose intellectual capacities overcome his rival, irrespective of his gender characteristics. Other obstacles, which can be met by a woman, are only of social genesis and can be expressed in the cruel paternalistic approach of the certain society. As a result, we can formulate the following postulation – *the less society is developed, the more paternalistic it is, and as a consequence, a woman will not be admitted to white-collar jobs*. But from the moment, she will succeed; her chances to commit a white-collar crime are potentially equal.

We are examining ***risk-taking*** and ***risk-aversion*** as two basic components of ***intuitive decision*** which are admitted in the realm of white-collar crime perpetrating. We have demonstrated that *white-collar male and female offenders are more risk-taking than non-criminal men and*

women. Especially, Israeli and Moldavian groups of white-collar offenders who took part in the questionnaire possess higher level of risk-taking for perpetration of white-collar crime than the populations from control groups. Israeli white-collar offenders tend to take higher risks in comparison with Moldavian white-collar offenders. Moldavian theft offenders, as a control group, are riskier in their decisions than Moldavian white-collar offenders. At the same time, Moldavian non-offenders control group express higher risk-taking in decision-making process than Israeli non-offenders group.

Additionally, it was found that there is a significant correlation in white-collar criminals between the personality trait of *Extroversion* and between risk-taking propensities. Our finding is supported and is confirmed by a scientific postulation that *Impulsiveness* and *Sociability* characteristics to the extrovert, are almost intuitively related to offences of fraud and deceit. According to our findings we have demonstrated that there is a correlation between the personality trait of *Extroversion* and between the components of risk-taking in white-collar criminals. As a result, if the score of *Extraversion* will be lower, consequently, the score of risk-taking in white-collar crime perpetrating will be also lower (decrease) and vice versa.

High scores on *Extraversion* and *Openness* predicted risk-taking in the work domain. *Conscientiousness* predicted risk-aversion. Taken as a whole, *Extraversion* and *Openness* predicted risk-taking while *Conscientiousness* predicted risk-aversion. These findings of risk-taking and risk-aversion consistency support the idea of an association between personality and risk-taking. *Impulsiveness* does not refer to spontaneity, instead it refers to the inability to control cravings or urges. Therefore, a person who scores high in *Neuroticism* would be more likely to engage in addictive behaviors. If risk-taking is defined by risky health behaviors, then high *Neuroticism* should predict risk-taking. *Agreeableness* is predicted to be inversely associated with risk-taking [6, p.6]. Low *Conscientiousness* will be associated with risk-taking.

Domain-specific risk behavior means that ***risk-taking*** may be influenced by situational factors (e.g. perceived risk, framing) rather than personality. For example, people may be more inclined to take risks in the work domain than in the health domain. However, if risk-taking in general is associated with a particular personality profile, then people with this personality type will be consistent in their risk-taking across all domains. The traits of *Neuroticism*, *Conscientiousness* and risk-taking are a basic condition to being qualified to a position, each one it its own. A failure in one of these means disqualification to a position of trust. A failing score in three personality traits would indicate a disqualification. On the base of our empirical part of the present scientific research we have demonstrated, that people make an analytical decision when a decision is simple and conscious and they have examined it; however, they make an intuitive

decision when the decision is complex and not conscious. Personality traits affect both the intuitive or critical decision-making. Our empirical survey has contributed to formulation of the conclusion that decision-making process in white-collar crime perpetration is actually an intuitive one, which is expressed in a tremendous influence of personality traits of the perpetrator upon the final result. We believe that decision-making process in case of perpetrating of a white-collar crime, in essence, is considered to be an outcome of excessive risk-taking management due to specific personality traits in inappropriate situations.

According to our opinion, the person who commits a white-collar crime manifests a great portion of self-confidence towards himself, being absolutely convinced that he will be never caught, and, as a consequence, he is thinking intuitively, in other words, not rationally. Such self-confidence is a result of narcissist traits and a dangerous combination of personality traits with clear and evident displacement of his traits to risk-taking tendencies. We can detect an enormous predisposition of the criminal to over-appreciate his own intellectual powers and to sub-estimate abilities of other people, including legal authorities to detect and to apprehend him. Therefore, we have demonstrated that a white-collar criminal is acting under impulsivity an realizing the opportunity to risk. There have been proposed four options of reasonability of the perpetration of potential crime such as the following: 1) apprehension (deterrence). In the realm of this survey we have found that before the perpetrating of white-collar crime, women think much more than men; 2) disgrace after the fat of crime perpetrating; 3) severity of punishment; 4) negligent thinking such as *"it will not happen to me"*.

We have found that 56% of white-collar criminals are not think about dome consequences except for the perpetration of an offence as *"I will not be caught; it would not happen to me"*. At the same time, 17% of the white-collar criminals think that fear of being in custody constitutes an element of deterrence. More than it, the subject of severity of punishment does not constitute a deter factor as well as the "disgrace" reason. The top fact is that the severity of punishment is not perceived as deterring the perpetration of a crime when just about 5% of all the populations indicate that it constitutes a factor prior to perpetration of a crime. About 64% of the sectored populations consider that the offender does not think that he would be apprehended, meaning, that there is no deterrence and the impulse to perpetrate an offence with an addition of a component of seizing of opportunities constitute a catalyst for perpetration of an offence. In criminals, the variance in this consideration has been by 20% lower as compared to men and women. It should be noticed that about 50% of the population have addressed this fact, and it stems from the fact that each respondent could have marked more than one answer.

As we have mentioned, there should be performed another test to solve the connection between personality traits and between risk-taking. There have been found no significant correlation between the variables risk and personality traits, with Israeli white-collar offenders were found (Appendix 4). Therefore, there have been decided to build a scale in the State of Israel, with a sample of 34 white-collar offenders selected accidentally and above 90 non-offenders (men and woman) as a control group, and to use this scale in organizations in Israel, while testing the effectiveness of this scale for the purpose of reduce white-collar offenses. So, there have been edited a pilot study. The process has been accompanied by using descriptive statistics such as frequency and distribution of results. Since there were no significant findings on the relationship between risk-taking and personal characteristics – the scale was built by creating common variables include the white-collar offender's sampled population. There have been selected 34 offenders for testing with software as a first step as exploratory research.

According the improper behavior missing part on studies – the current study would integrate the personality traits of the examined subjects, with the Intuitive Model. It was made examinations of same 4 main hypotheses that have been exposed and demonstrated in this study.

In order to build and examine *the pilot study*, a reliability test has been performed of the five personality traits in a cross-section of the two sectored populations, and in a cross-section of all the populations. The results will be presented below:

Table 3.2.7

Cronbach's reliability coefficient (alpha) of two sectored populations and personality traits

Trait/Scale	All	Offenders	Women	Men
Extroversion	0.717330	0.590578	0.594358	0.662951
Agreeableness	0.672085	0.666230	0.590690	0.668278
Consciousness	0.604785	0.603333	0.773795	0.682826
Neuroticism	0.706683	0.782875	0.789093	0.747107
Openness	0.694976	0.733534	0.786649	0.631496

Correlation between the personality traits (between themselves) in the two sectored populations. Correlations were found between the following personality traits (between themselves): 1) a negative correlation was found between the personality traits of *Agreeableness-Extroversion*. The higher is the value of the personality trait of Extroversion in offenders, the lower is the value of the personality trait of *Agreeableness* in them, and vice versa Pr = 0.0070, r = -0.45420; 2) a positive correlation was found between *Conscientiousness* and *Agreeableness*, and vice versa in offenders. The higher is the value of the personality trait of *Agreeableness* in

offenders, the higher is their *Conscientiousness* (Pr= 0.0070, r = 0.35358), and vice versa; 3) a positive correlation was found between the traits of *Conscientiousness* and *Openness*, and vice versa, in offenders. The higher is the value of the personality trait of *Conscientiousness* in offenders (Pr = 0.0490, r = 0.34023) the higher is *Openness* in them, and vice versa.

As a result, we are delivering thee following summary of our empirical findings:

- ***Hypothesis 1:*** About 64% of the sectored populations consider that the offender does not think that he would be apprehended. It was found that a manager would tend to evaluate the fact of amount of assets he has accumulated in his life (above 70%). It was found on a level of 75%, that the two sectored population are unanimous regarding the idea that a manager who thinks of perpetration of a white-collar crime at his workplace, would do so as a result of his impulse to use the opportunity and make money by perpetrating the white-collar offence.
- ***Hypothesis 2****:* The findings are supposed to confirm the hypothesis that personality traits as independent variables are supposed to be different between different sectored populations according to the studied dimensions of personality. In fact, it was found that there is a significant difference between men and women who are not white-collar criminals in the two dimensions of most significant personality traits: *Conscientiousness* (Pr = 0.0015) and *Agreeableness* (Pr = 0.0412). As the hypothesis findings are not significant, an examination of the findings shall be conducted according to their variance.
- ***Hypothesis 3:*** Regarding the risk-taking propensity there was found by means of Wilcoxon Scores and Kruskal-Wallis Tests (Pr = 0.4517), that no significant difference was found between women and men who are not white-collar offenders, from one side, and white-collar offenders, in terms of way of risk-taking. It can be said that incidentally and to the point, offenders tend more to take risks than men and women.
- ***Hypothesis 4:*** It was found in non-white-collar men and women, that there is no relation between personality traits and risk-taking. Values of Pv are from 0.1282 and higher and that is not within the limit of less than 5% (significance). A correlation was found in white-collar offenders between the personality trait of *Extroversion* and between risk-taking. It was found that the higher is the level of risk-aversion of a WCC (Pr = -0.56847), the *Extroversion* in his behavior would be lower, Pr = 0.0008, and vice versa. A relation in similar direction, however weaker, was found in the general population as well. This correlation stems from the existing relation in offenders.

Our final conclusion to significance tests are the following: It was found in the variance analysis test for comparison of an adjusted score of the variables of weight of personality traits between the two populations, that there is a difference in personality traits only between men and

women in the general index of personality .No correlation was found in general and in a cross-section of the variable of personality traits of the two sectored population in the general index of personality and in setting of criteria for passing the test of qualification for an organization for each variable of the personality traits. And no correlation was found for passing the test based on the overall and adjusted evaluation of personality traits in the two populations. As the findings are not significant, an examination of the findings shall be conducted according to their variance in order to verify where there are still gaps in the findings and thus an analysis of the distribution of findings shall be performed to verify that there is no correlation between the populations and personality traits: Neuroticism – it was found that 24% of the women have passed the test, and after them the offenders (20%) and men (15%). In general – only 18% of the two sectored populations have passed the test while their score was less than 40%: their level of *Neuroticism* is relatively low; *Extroversion* – about 75% of the two sectored populations have met the minimal score of 60; *Openness* – in all sectors about 67% have passed the test with a minimal score of 70. Only 54% of the women have passed the test as opposed to about 70% in men and offenders; *Conscientiousness* – in all sectors almost 100% have passed the test with a minimal score of 60. *Agreeableness* – about 87% of the populations have passed the test with a minimal score of 60.

On the subject of Rational decision-making or an impulse to perpetrate a white-collar crime, as a result of distribution of answers to the question of which option a white-collar offender thinks of prior to the perpetration of an offence, it was found on a level of 75% that the persons who took part in the survey are unanimous concerning the idea that a manager who thinks of perpetration of a white-collar crime at his workplace, would do so as a result of his impulse to use the opportunity and to make money by perpetrating the offence. Only 25% of respondents maintain that a manager would perpetrate an offence at his workplace, after he has analyzed rationally the meaning of perpetration of the offence and considered all the implications and outcomes. The absolute majority the respondents are considering that during the perpetrating an offence the manager is appreciating his criminal activity in function of the amount of assets illegally gained on his workplace. In such a manner, a manager who has accumulated assets during his life is considering that a white-collar crime wasn't perpetrated if the total amount of the illegal gain does not exceed the level of 20%. This fact was found in the highest rate amongst women (82%) and amongst men and criminals by 71% and 67% correspondingly. It was found that for a third of the offenders, the amount of accumulated assets is irrelevant (amongst men – 29%, women – only 18%). 30-40% of respondents consider that the reason for perpetration of a white-collar offence stems from the satisfaction a criminal would have from the financial gain as

a result of the perpetration of the offence and the *"appetite would continue to grow*". The respondents both from Israel and Moldova control groups of non-offenders believe that the decision to perpetrate a white-collar crime is an irrational one, which means that it is based on intuition rather than on rational choice. In this case, intuition is based on the social experience accumulated during the life of a concrete person. The amount of assets that white-collar offenders have accumulated during their life was found as the crucial criterion for decision-making in the case of a white-collar crime perpetrating.

We assume that the differences in the research results between Moldavian and Israeli populations have two explanations: difference in culture and economical situation and differences in personality traits. Especially, the score of risk-averting in Moldavian control group of non-offenders corresponds directly depends on the higher level of *Consciousness* and score of *Openness*. There have been solved a scientific problem, through the creation of new ways and methods for creation of new results by identifying and demonstrating the connection between intuitive decision determined by the personal traits of the offender, from one side, and perpetrating of the white-collar crime, from another side. The social-cultural dependency is considered to be the crucial one during the formation of the intellectual potentiality of the white-collar offender. There has been demonstrated a cultural reliance between a potential white-collar offender who commits a criminal act and his propensity to a deviant misbehavior in the realm of the organizational environment, by means of identification of his personality traits and his decision-making within same defined culture.

3.3. Conclusions to the Chapter 3

Taking into consideration all the explanations displayed above we have formulated the following theoretical conclusions:

1) Not all white-collar crimes can be categorized as a manifestation of rational behavior. Compatible with our point of view *consistency is only one aspect of the lay notion of rational behavior*. The common conception of rationality also requires that *preferences or utilities for particular outcomes should be predictive of the experiences of satisfaction or displeasure associated with their occurrence*. Thus, a man could judge irrational either because his preferences are contradictory or because his desires and aversions do not reflect his pleasures and pains.
2) In white-collar crimes ***the Prospect Theory*** states that white-collar offenders make decisions based on the potential value of losses and gains rather than the final outcome,

and that white-collar offenders evaluate these losses and gains using certain heuristics. This model tries to sculpt real-life choices, rather than optimal decisions, as normative models. In the subsequent evaluation phase, white-collar offenders behave as if they would calculate a value (utility), based on the potential outcomes and their respective probabilities, and then choose the alternative having a higher utility.

3) According to our assumption, *there isn't any pure Rational Decision Model and that the study of decision and human judgment is characterized in the tension between the Rational Model that is in the basis of economy and management theory and between psychological considerations that occasionally are not compatible with the principles of rational decision*. As a result, we believe that the characteristics of white-collar criminality are compatible to a model of *Rational Decision-Making* to a very limited degree and it would be correct to study an *Intuitive decision-making model* that is also based on rationality however very limited one.

Our empirical analysis performed in the realm of this scientific research, based on verifying the viability and reliability of the Big Five Test of personality traits, helped us to demonstrate the reasonability of the modern Criminology and Psychology findings in the process of reduction of white-collar crimes. The original empirical survey was performed with participants from both of countries (Israel and Moldova). The basic purpose has been consisted in *the demonstration of the significant influence of personality traits upon the phenomenon of workplace behavior expressed in the perpetrating of white-collar crime*.

We assume that the differences in the research results between Moldavian and Israeli populations have two explanations: 1) difference in culture and economical situation and 2) differences in personality traits. Especially, the score of risk-averting in Moldavian control group of non-offenders corresponds directly depends on the higher level of *Consciousness* and score of *Openness*.

The social-cultural dependency is considered to be the crucial one during the formation of the intellectual potentiality of the white-collar offender. There has been demonstrated a cultural reliance between a potential white-collar offender who commits a criminal act and his propensity to a deviant misbehavior in the realm of the organizational environment, by means of identification of his personality traits and his decision-making within same defined culture.

There have been solved a scientific problem*, through the creation of new ways and methods for development of new results by identifying and demonstrating the connection between intuitive decision determined by the personal traits of the offender, from one side, and perpetrating of the white-collar crime, from another side.*

4. REDUCING THE PHENOMENON OF WHITE-COLLAR CRIMINALITY IN MOLDOVA AND ISRAEL

4.1. Reducing the phenomenon of white-collar criminality by means of Pentagram Model (C.R.I.M.E.) for the Penal Politics of the Republic of Moldova and the State of Israel

In the limits of our research we have to deal with reducing white-collar criminality phenomenon. But it is not so simple as it can be seemed at the first sight. In order to make easier the comprehension of this problem we have clarify the following criminological categories: criminality; Penal Politics; Criminological Politics.

Criminology has a general scope such as *establishment* of an efficient penal politics for the purpose of a successful struggle against criminality, *protection* of fundamental human values, *prevention* of criminality, and when a person has perpetrated a crime to ensure his criminal prosecution [4, p. 18].

Prevention of criminality constitutes an integral part of the *Penal politics* of the state. The penal politics can be regarded from three standpoints: 1) the State's politics as a basic doctrine of struggle against criminality which is expressed in the special normative acts (laws, regulations, ordinances etc.); 2) a scientific concept as a synthesis of particular political, sociological and legal knowledge; 3) A special form of law enforcement activity which is expressed in the active and severe counteracting to criminality and other infringes of law [358, p. 264]. We will bring to our minds that *criminality constitutes the object of penal politics.* Talking about the penal politics we must pay attention also to another concept such as the criminological politics. They are the similar but not the same. Of course they are intersected but each of them has its own peculiarities. Especially, the Criminological politics includes a domain of social politics which possess the evident anti-criminogenic character (for example, anti-alcohol politics) and that's why is larger in its concept than the penal politics. Furthermore, the penal politics always is oriented to prevention of crimes and that's why possesses an evident criminological content.

The differences between *the Criminological politics* and *the Penal politics* must be executed in function of criterion of legal regulation and State's compulsion. The criminological politics can be situated outside the legal regulation, especially when this politics is addressed to the moral grounds of the human behavior. But, the Penal politics must have a legal character and its spreading outside the legal regulation, even partially, can induce to severe criminogenic phenomena. While the Criminological politics works by means of moral convictions and ethical influence. Oppositely, the Penal politics contains the compulsory power of the State as a

constructive element, that's why in its every part (criminal, intelligence service, criminal proceeding, penitentiary, administrative politics) this compulsion can be found. The Criminological politics is included inside the penal politics only in the part when the crime prevention is directly linked to the compulsion ensured by the State. At the same time, we have to mention that the penal politics is based on a legislative block and on a practice of implementation of laws and other regulations [358, p. 269].

The Penal politics in the sphere of economics as an independent branch of the national penal politics is considered to be a scientifically argued and directed for insurance of financial safety system of principles, political and legal prescriptions, which are realized in the realm of activity of law enforcement authorities together with society counteracting against criminality as well as for minimization and compensation of inflicted harm [377, p. 10-11]. *The Penal politics* in economic sphere is determined by national and international standards of struggle against crimes in economic and financial sphere and is expressed in creation of the certain regulations and legal norms of financial and criminal matter.

From a theoretical perspective, ***mechanism of white-collar crimes prevention***, especially of corruption, can be divided into two groups: mechanisms of corruption prevention in the public sector which are characteristic to all the institutions and state authorities, and mechanisms of corruption prevention applied by institutions and special authorities which are designed for prevention and struggle with corruption [291, p. 11-13]. Other contemporary authors also plead for evaluation of occupational economical deviance potential of each employee [389, p. 8].

Results of control performed in the Republic of Moldova during the years 2000-2008 concerning the using of public financial resources confirm that central and local public authorities, as well as budget institutions neglect the mode of utilizing of public finances, do not respect limits of expenses designed for maintenance and financing of state programs, there are admitted cases when the public finances are used inefficiently and against their destination or there are committee other actions which violate the legislation in force. It becomes clear that the majority of violations are base on the actions of corruptions in the realm of public acquisitions which primary scope is to obtain public money [146, p. 23-37]. As a consequence, our scientific contribution to the reducing of white-collar criminality can be expressed in *the Pentagram Model (C.R.I.M.E.)* (Appendix no. 6). It can be recognized as the most comprehensive and wide-ranging representation of the relevant methods of white-collar criminality reducing.

The Pentagram Model (C.R.I.M.E.) is an integrative model to for a decrease and/or prevention of white-collar crimes originated in position holders within the organizations. The model enables to reduce crime damages prior to their creation and during their creation, in order to

prevent devastating results to economy and society. The choice in the pentagram as a figure was not incidental:

- *First*, it is a relatively complex model – containing big amount of details, nonetheless, the pentagram figure creates visual simplicity. The ability to represent in a simple manner a complex system is one of the challenges of reality.
- *Second*, the model is built as a net and its lines connect the various components with each other just like human nets and ties in organizations.

The model was built out of observation over a period of many years, by the researcher of process that has taken place in Israeli organizations, as part of his senior positions. We chose to describe the model with our conversion and conceptual integration with parts of perception of those researchers. The model requires trust, courage, sense of value and responsibility of trust in the process itself and trust amongst senior position holders in an organization. *Trust the process* means trust in the reorganization of things. The model innovates, as it can create a clear and simple picture of perception and practice of a potential white-collar offender, and of the reaction of a public or private organization to the chaotic, irrational reality of white-collar criminality that comes into life. The model constitutes a basis and inspiration to processes of organizational development, executive development, sorting and evaluation.

This bi-directional doctrine captures reality of the complexity of coping with white-collar criminality in a concept of both, and relates to two layers of the model that constitute the organizational eco-system:

- *Macro-level component* – coping with white-collar criminality includes an innovative combination of the dependent variable – examination of the way a potential white-collar offender makes intuitive decision to commit a crime under risk and uncertainty conditions. This is a stage of prior to accepting the function to work and obligates to locate the potential of a criminal type. Making a decision which is the dependent variable, is the outcome of the independent variable which is the following personality characteristics of a potential white-collar offender: *Conscientiousness, Agreeableness, Neuroticism, Extroversion* and *Openness*.
- *Micro-level component* – coping with white-collar criminality includes complementary actions of the organization originated in the position holders themselves in order to reduce or prevent impulses and lack of control to commit a crime such as: changing rules of conducting tenders which are combined with a possibility for money laundering; creating new ethics rules while protecting whistleblowers in an organization; and also

consigning a senior function accepted to work on an obligating document of future conduct and carrying the responsibility [274, p. 429-430]. All those will be subordinated to a system of internal review in an organization, which method of decision-making and their personality characteristics are what is important, so that we understand that the system for reduction and prevention of white-collar criminality in organizations is circular, and in any case mainly depends upon senior position holders.

We have decided to elaborate several directions of White-collar criminality reduction, such as the following: 1) reduction of White-collar criminality by means of new concept of tender organizing and management; 2) reduction of White-collar criminality by means of a New Bill for Ethics; 3) reduction of White-collar criminality by means of a Comprehensive Whistleblower protection policy; 4) reduction of White-collar criminality by means of pre-employment tests of the potential candidates on positions of trust. We will demonstrate the validity of our suggestions consequently.

(1) Reduction of White-collar criminality by means of new concept of tender organizing and management. In order to understand the specific features of white-collar criminality in public and in private sector of economics we decided to survey *ethics tenders in Israel*. By means of our criminological interview, we have identified two main focuses of corruption in Israel: local authorities; the matter of tenders. In local authorities there is an infiltration of criminals which is indicated in awarding of benefits, promises of positions, promotion of interests and similar acts. We have demonstrated that tender coordination is considered to be the most favorable ground for white-collar criminality in Israel. There are represented the results of our original questionnaire concerning the transparency process of tender's organizing and management in the public sector. In general, by means of our research 25 public organizations have been inspected, such as: hospitals, defense industry (6,000 employees), banks, marketing companies, municipality, industrial factories, Israeli Broadcasting Authority and more (Appendix no.1). At the same time, 4 organizations refused to complete the questionnaire. We appreciate this circumstance as exceptionally relevant for our research. More than it, in the private sector, 4 organizations completed the questionnaire as a pilot study. Their findings are considered to be of the tremendous significance. Our findings are self-evident for tender organizers in a public organization; there have been found that a diminished importance is allocated by the organization to the following parameters: 1) supervision and monitoring, as well as of direction and guidance; 2) insurance of the property control and of the risk management in the process of tender organization (Appendix no.1).

More than it, we have detected that the majority of organizations in public and private sector suffer of the same problems, such as: non-identification and not hedging risks that characterize the operation of the company; lack of ability of management to identify the development of new risks; lack of discussions of risks; lack of quality of the control; failure to check embezzlement and fraud risks in the organization. In our opinion, those are the reasons of white-collar criminality perpetrating in the realm of organizations. We believe that in order to avoid such problems in future, organizations should develop formal Audit Policies as a way to create the conditions necessary for effective management of internal auditor. These policies should provide standard guidelines. Internal auditors, those individuals who call attention to possible wrongdoings within their organizations, are the subjects of much controversy. Internal auditor does call attention to genuine abuses of power by decision-makers in business and government. They do often suffer retaliation for their ethical resistance.

Indeed, many organizations are showing concerned to their internal auditors in order to give guidance and ad-vice at different levels of management. This is because, the internal audit plays an important role in the organizational process, and therefore it is not only required to perform ordinary assurance activities, but also to serve as a strategic partner of the organization and add value to its activities towards improving organizational processes and ensuring their effectiveness and efficiency [63, p. 340-351]. The procedure of *internal audit* is a vital procedure of the audited entity and must be performed as it is while attention and self-rigorousness, exposure without compromise and objective coping. Therefore, organizations with effective and efficient internal audit function are more than those that have not such a function to detect fraud within their organizations. The effectiveness of internal audit is very important issues especially when it comes to decision-making, for example: If management believes that internal audit functions are ineffective, then their recommendations will carry little value from the side of decision makers [63, p. 340-342].

In the process of tender managing in corporations which have been submitted to a survey, there have been found the following standpoints: *the following parameters are conducted at a level of 52-57%:* internal monitoring system in an organization – 52%; formulation of values, policy and clear procedures – 55%; formulation of compliance code – 57%; *the following issues are performed at a level of 37-38%:* supervision and monitoring – 37%; direction and guidance – 38%. *the following issues are conducted at a level of 16-27%:* overall recognition of risks – 16%; propriety control – 18%; human resources – 23%; internal and external communication – 27%. As a result, we decided to perform several significant steps in the sphere of white-collar criminality reduction. In such a manner, we consider that one of the most efficient ways to

reduce white-collar criminality in organizations both in public and in private sector is *improvement of the modern tender obligation legislation*. In our opinion, it is a leading factor in preventing and counteracting of the phenomenon of white-collar criminality in the Republic of Moldova and the State of Israel.

We insist that the following situations must be under a special State control inside the organizations:

- ***The situation when a public offer is significantly lower than the loss prices, such offer would be disqualified***. An offer that is significantly lower than the estimate and that indicates loss prices in many items can also invoke a suspicion of improper manipulation especially if alongside with those prices in other parts of the offer prices are included that are significantly higher than the estimate on other items. These deviations from the estimate can indicate an employment of a shifting tactic, the essence of which is bidding of high or low prices according to the planning of profit of a bidder and not according to the real cost of the work.
- ***Manipulating prices***. For example, when a bidder demands exceptionally high prices for work that is performed in the initial stages of a contract and especially low prices for work planned for the later stages.
- ***Manipulation of command a tender under a „straw name" or under a „mask".*** It means that it is performed through a fictive bidder that allows a bidder who does not qualify for the requirements of a tender to win it. This conduct is improper and should be disqualified.
- ***Submitting two offers for a tender by a company or a subsidiary*****.** In such a case no opportunity would be extended for either to retract their bid. In accordance with the precedent law of Israel, in the basis of tender laws there is ensured the financial efficiency and the principle of equality. Submission of bids by a company and a subsidiary in a way that either of them can cancel their winning as they please, adversely affect these two principles and thus the petition should be rejected. The coordination of the companies is not denied by the petitioner and is defined as a tactical move on their part, one which according to the court caused harm to other participants of the tender who are not aware of the coordination of bids, and improves the chances of winning, and adversely affects financial efficiency as the bidder surely would retract the higher bid.
- ***Coordinating tenders.*** The phenomenon of coordinating tenders is a source of concern not only to the authority as the regulator but also to tender owners. The phenomenon of coordination is found in all types of tenders, open and closed and in the direct applications

for submission of bids. There must be investigated a possible suspicion of coordination in their tenders. A list of intelligence information indicating a possible suspicion of coordination in tenders including: a) local authorities that report a suspicion of coordination in tenders in garbage removal; b) in the Public Works Authority there is a concern about coordination in tender of supplying of lighting poles and road covering, hospitals are exposed, according to the information, to coordination in a tender for supply of bread; b) in the Electricity Corporation for supplying of fire extinguishers, information on coordinating prices have been received; c) in the Israeli Lands Administration there is an extremely fertile ground for coordination of real-estate transactions; d) in the Ministry of Defense information has been received regarding a suspicion of coordination in tenders of supply of batteries and of browning of guns.

– ***Closed tenders*.** It is recommended that a closed tender is conducted, as long as it is justified and reasonable without any need to examine the possibilities to conduct a public tender as stated in the regulations. To our opinion, a regular public tender would bring about an inflation of bidders and requires an allocation of great resources entailed in an examination and approval of suppliers, time of examination of the tender, and worst of all, it would harm the results of the tender due to a lack of effective control, as out of our experience it is not likely that many suppliers would meet the prerequisites and the ability to implement the tender, and then would begin processes of manipulation that would cause a delay and future damages to the object of the tender. Most importantly, a rotation of bidders among the potential suitable suppliers which is cyclic, equalitarian and fair, should be enacted by the organization over time, and thus the level of desire to perpetrate white-collar offences would significantly decrease that would create a commitment to the organization and prevent future possible harm to the bidder [379, p. 318-321; 393, p. 136-139]. It is recommended that as part of conducting a closed tender, the tender committee is to turn to five suppliers on the list and not as determined in the regulations that if a certain list included up to 10 bidders all should be approached and if the list included more than 10 bidders, at least five should be approached.

– *Bi-essential entities*. Concerning this issue, we recommend appending to the Tender Obligation Law (Israel) which would apply to bi-essential entities, to prevent any doubts regarding its legal definition, and also to private entities, as follows. The following definition would be added to the Tender Obligation Law: Bi-essential Corporation is a corporation or a company that *„two essentials, administrative and private, serve as one in it",* and that has been established following a governmental law and the character of its

service is for the entirety of the public. Therefore, it is recommended to alter clause number 1 in the principles of Tender's Regulations of 2009, as follows: *"A public entity, bi-essential entity as well as private entity (as long as there is a concern of significant damage of a vital interest to the public and when the scope of possible damage, and the intensity thereof are of especially high level that justifies it) would conduct a tender or individual approach following a central tender, in an as much as possible transparent way according to circumstances, fair and equalitarian, that guarantees the majority of advantages to the public entity"*. This change would allow for a *„cleaner"* economy and would handle those uniquely exceptional cases in which the winning of criminals in tenders should be prevented.

- *Consulting regarding the unfairness of tender results*. As a public employee is immune from damage suits it is recommended to get assistance of an external consultant, while the tender committee should clearly define the scope of authority and the areas of activity of the consultant, and that is in the tender documents or in written certification. The duty of consultants is to serve like guardians in relation to the use of office funds and regarding the supervision of the tender committee.
- *Regarding the bias of tender results:* from delivering information up to bribery there are numerous ways for bias in tender results. The way the researcher has chosen to focus on in the following lines is *the cooperation between one participant of a tender and the authority representative*. Such cooperation means *„fixed"* tenders, and is expressed amongst other things in delivering information and even bribery. How can bias of tenders be prevented or dealt with? It is suggesting that one of the ways is reduction of judgment, meaning: *selection of prospects according to a quality condition by determining a prerequisite or determining and retaining price as a principal criterion in any contest, so that its importance would be higher than any other criterion*. However, we have to accept the term coined as *"the mind equilibrium"* that determines a balance between a proposed price and additional relevant standards for a decision regarding the preferred bid.

(2) Reduction of White-collar criminality by means of a New Bill for Ethics. In order to reduce a possibility of corruption in tenders there is strongly recommended the unifying of *Tender Obligation Law of Israel (1992)*. In our opinion, there is an objective necessity in *a New Bill for Ethics* in public organizations' tenders. As a major part of the organizational activity is related to tenders – materials, products, capital flow, etc., an ethics manager would be appointed to tenders which definition will be *"tender ethics trustee"* in every public organization, who will be subordinate to a top function from the Board of Directors. The purposes of the rules are the

following: to encourage public organizations that deliver services of products; to get an ethics code into acceptance; to implement it as part of internal ethics program, effective for two years only on tender coordinators who are subordinate to them in the public sector. After this time period the results of the process and performance in practice would be examined. The specific contents of the ethics code would be determined by the organizations, while applying the basic fundamental principles in the field of ethics, according to the character of the organization and the matters it is involved in. The assumption is that the adoption of a Code of ethics with a legal meaning and its implementation can encourage ethical behavior in organizations.

The matter of ethics would be an integral part of the responsibility of the tender coordinator in a public organization and a top manager in an organization in general, and is not a prerogative of the organizations whereas of the legislator in relation to the Tender Obligation Law (1992) in Israel and also would be added to the Criminal Code of the Republic of Moldova as an independent legal norm which is sanctioning the violation of tender's ethics.

This bill wishes to cast meaning into the unclear and uncertain term of "*good faith conduct".* We propose that the accused or prosecuted person can be dismissed from the responsibility if he did all that is in his power in order to prevent the offence or the grievance or if he has taken reasonable measures in order to prevent a breach of the law. This bill has been submitted to the chairman of the Israeli Parliament (the Knesset) on April 1, 2009, in light of the changes in American Law in November 2004, updated by Asa Kasher and Ali Bukshfan, in a new and expanded edition. Bills similar in essence have been submitted to the Parliament of Israel (Knesset).

(3) Reduction of White-collar criminality by means of a Comprehensive Whistleblower protection policy. We believe *that a whistleblower protection* must be a governmental and organizational policy in Israel and Moldova. Whistleblowers are those individuals who call attention to possible wrongdoing within their organizations, are the subjects of much controversy [204, p. 766]. We have to remember, that the concept *'whistleblower'* or *'whistleblowing'* is not a legal term and it does not have a common formal definition. But a whistleblower is described as an *'internal witness'*, or as a person making *'public interest disclosure',* or *'protected disclosure'* or giving *'public interest information'*. Whistleblowing raises the tension between the whistleblower as a hero, from one side, and misadministration, or other form of workplace misconduct or deviance, from another side. Some say that whistleblowers are noble characters, willing to sacrifice personally and professionally to expose organizational practices that are wasteful, fraudulent, or harmful to the public safety. Others suggest that whistleblowers are, by and large, disgruntled employees who maliciously and recklessly accuse individuals they feel

have wronged them in order to attain their own selfish goals [67, p. 37-42]. The truth, as is often the case, probably lies somewhere between these two extremes. Whistleblowers do call attention to genuine abuses of power by decision-makers in business and government. They do often suffer retaliation for their ethical resistance. However, whistleblowers may often be wrong in their accusations and their motives are not always pure. Their actions can disrupt a workplace, and may cause serious harm to individuals wrongly accused.

The whistleblowers' problem is considered to be a central in fighting white-collar criminality. Perhaps, we have to talk about the heroism of the whistleblowers who guide us into the netherworld of corruption, incompetence, cover-ups and organizational vendettas. Whistleblowers are commonly seen as selfless sacrificial victims for public interest and organizational accountability; others view them as "tattle tales" or "snitches", solely pursuing personal glory and fame. Many whistleblowers report that there exists a widespread *"shoot the messenger"* mentality by corporations or government agencies accused of misconduct and in some cases whistleblowers have been subjected to criminal prosecution in reprisal for reporting wrongdoing. Especially, disclosure of information concerning the danger to public health, safety and the environment is an important public role of the whistleblower. Many jurisdictions have passed legislation to protect public sector and sometime private sector employees who make public interest disclosures. These include Australia, Canada, France, India, Japan, New Zealand, South Africa, the United Kingdom, and the United States. However, despite the series of laws, it seems that the problems in protection of whistleblowers still remain. Therefore, due to the inability of organizations at least in Israel, to provide significantly protection to whistleblowers, we recommend anonymous attitude to the corruption exposure by potting his corruption information into special box. According to this information, the organization management through internal auditing, will investigate and will discover the crime. In current study, we believe that organizations should develop formal whistleblowing policies as a way to create the conditions necessary for effective management of whistleblowing. Effective whistleblowing policies may improve ethical climate by increasing employees' confidence that their ethical concerns would be regarded seriously and that they would not be punished for good-faith attempts to report perceived violations of the Ethics code.

4) Reduction of white-collar criminality by means of pre-employment tests of the potential candidates on positions of trust. The most efficient way of avoiding white-collar crimes in a company is to not have any white-collar offenders in the organization. Of course, this is a very difficult task to accomplish. ***Pre-employment tests*** are designed to pre-screen candidates for hire for things such as personality and deviant behavior. Pre-employment tests are used to limit risk

of potential fraudulent behavior of the future employees. The hiring process should look at how people react when exposed to change and instability, in addition to considering background and technical skills. In our opinion, a great attention must be paid to *the pre-employment process for hiring public officers on positions of trust in the realm of state authorities (institutions and organizations) and state corporations.* Indeed, such persons must be characterized by a high level of social morality and high score of trusty behavior.

Nowadays, in order to limit sources of financial loss, most companies use a combination of four general prevention methods including: 1) pre-employment screening measures; 2) employee awareness programs; 3) employee or asset control policies; 4) loss prevention and asset protection systems. In essence, such programs are based on deterrence principles which assert criminal behavior is the result of *Rational Decision-Making* and *Opportunity*. By limiting the opportunity to commit crime and/or increasing the certainty of apprehension, offenders will be less likely to commit a crime [173, p. 220]. Indeed, *preventing white-collar crime at the workplace* requires a multistage prevention and detection strategy that includes: keeping potential thieves out of the company; increasing awareness of crime-related problems; preventing and detecting the crime of both employees and customers; handling offenders when apprehended [343, p. 165-169].

The situational crime prevention measures can make a company less vulnerable to victimization since these countermeasures can: increase the perceived effort of criminal behavior; increase the perceived risks associated with crime; reduce the anticipated rewards of crime, and increase the shame or stigma related to criminal behavior. Consequently, these situational measures create physical and/or psychological deterrence barriers that make offending more difficult. There are established three selected key-processes which are considered to be the most exposed to the risks of fraud (white-collar crime) perpetrating: 1) pre-selection of candidates for positions of trust in the realm of pre-employment tests; 2) implementing, executing and supervision of the financial operations; 3) certificates and payment bills. As we can find the confirmation in the modern criminological and psychological literature, the hiring process must be performed in function of professional merits and moral integrity of the candidate [361, p. 172-179]. Finally, as the result of a competition, a person who possesses the highest level of professional skills and moral integrity will be recognized able for the public service. In the realm of our research it is necessary to point out that one of the basic principles of personnel administration is considered to be ***the well-organized politics of hiring process***. Namely, the hiring process is the basis of a successful future of a corporation or a state authority (institution or organization). In order to protect its interests, companies devote considerable resources to combat employee theft and other potential sources of financial loss [346]. Indeed, most

corporations have loss prevention departments dedicated to focusing on crime prevention strategies. With the intention of succeeding in hiring process, organizations ought to have, first of all, a great number of candidates who intend to be employed, and to select really competent persons [79, p. 78].

For this purpose, first of all, organizations must apply different methods of recruitment for a necessary number of candidates, and, secondly, the employer must elaborate special methods of detecting competent persons and criteria of their pre-employment testing. Such pre-employment testing includes two parts: verifying *professional competences* for which the person is employed with the exposing of comprehensible criteria and certainly determined requirements for successful employment; verifying *the score moral integrity* (when the selected job demands a certain level of trust, honesty and mental sanity).

Professional skills (competences) include the high level of intellectual capacity to work, a large vision and profound knowledge in the certain professional sphere, spirit of success, rationality, self-ordering, energy, physical endurance, leadership, communication skills, ability to make an impression upon others and other individual skills of the person which have a great influence upon the professional activity and success of its fulfillment. The basic component of any professional skill is considered to be individual personality traits of the person and his/her relationships with others [324, p. 48-49]. Therefore, the professional qualities of any employee include individual and personality traits of the person which are necessary and sufficient for the fulfillment of a definite job activity [324, p. 49].

As correctly has been mentioned in the Research prepared by the National Anticorruption Center in 2016, especially for the Republic of Moldova there is detected a very dangerous phenomenon *when a candidate is employed for the public service*. Particularly, a major risk of perpetration of a white-collar crime perpetrating exists when the decision for hiring is based exclusively on the professional experience of a potential candidate. Thus, this person can be already prepared for criminal misbehavior having his own methods of corruption or abuse of power and having his own corruption experience [219].

The most important condition for discouraging the fraudulent activity is the regular and systemic analysis of the fraud risks. This analysis includes three necessary key-pillows:

– *Internal controls.* Any corporation must take basic measures for a risk evaluation from time to time or every time when it is necessary, for the purpose of risk zones identification. Such measures are expressed in controls in order to detect and to prevent the risk of fraud, from one side, and to take supplementary and necessary measures for attenuation or elimination of the identified risks, from another side. *The system of*

internal control has its own principles, as the following: a) *principle of segregation* which means that there is prohibited when one person occupies a position of trust for a long time and concentrates exclusively competences; b) *verification of the personnel* concerning their qualification, competence, education, back history of his previous workplaces, a periodical evaluation of his performances etc.; c) *verification of accounting materials* – their corresponding to reality; d) *a proactive analysis of the own employees and third parties* who take part in the financial transactions; e) *publishing and strict evidence of the financial incidents*; f) *evaluation of risks of the fraud and other professional deviances* in order to identify potential or real gaps in supervision and to take careful measure for their neutralization or even reduction.

- *Sanctions transparency*. Inside the politics of fraud prevention there must be promoted activities of comprehending frauds by the staff. All of the employees must be informed about the fraud and sanctions which have been already applied to the perpetrators. Supplementary, there is proposed to introduce a public list of the offenders and its regular (from time to time) updating. We have to mention, that the organization must do its best to detect the most vulnerable sections and domains which are submitted to a greater risk of fraud perpetrating. Detecting them in time, organization must direct all necessary forces for eliminating of those areas susceptible to risk.
- *Personnel selection.* Honesty and personal integrity of the staff constitute the most important factor for reduction of risks of fraud. The processes of recruitment and pre-employment testing are deemed to facilitate a consequent evaluation of the candidate's integrity, besides their necessary and appropriate technical abilities and personal traits.

In order to effectively detect, assess, prevent and respond to white-collar crime, organizations need to consider a more strategic and holistic risk management approach. Technology tools can give organizations a more holistic view of their data, highlight potential areas of risk and allow them to be more focused or targeted in their efforts to combat white-collar crime. Taking into consideration the difficulties to demonstrate the fraudulent behavior and to repair the harm inflicted to the person's reputation, there will be much better to elaborate some instruments to prevent such criminal misbehavior than to struggle with its outcome after the fraud has been committed. Often, preventive techniques which are intended to reduce the opportunity to commit a fraud, including a white-collar crime, cover a solid system of an internal control, combined with a proactive evaluation, and directed again the risk of fraud, as well as introducing of the ethic culture in order to combat any potential rationalization of the fraudulent behavior [134, p. 12]. Undeniably, the most significant deterrent measure in fraud prevention is imposed to be

an appropriate internal control which must be projected and exploited as a proportional reaction to the detected risks during the process of risk evaluation. At the same time, an organization would react in a prompt manner by means of creation of a new structure and as a result a new culture in order to discourage a potential fraudulent behavior [134, p. 12].

Internal control is considered to be one of the first steps in deterring fraud within an organization. Theoretically, fraud is less likely to occur in organizations with a strong internal control system in place versus one with a weak internal control system. Likewise, perpetrators of fraud may look for weaknesses in the internal control system as an opportunity to commit fraud. Therefore, it is imperative for accounting students to have a careful understanding of how to evaluate an internal control system to prevent and detect fraud in the workplace.

Development of the anti-fraud culture represents the key-element for the discouraging of the potential white-collar criminals as well as for the increasing of staff responsibility for the fraud prevention in the realm of management organization. A powerful ethic culture cannot offer an absolute protection against the fraudulent activity of the offenders. Therefore, any strategy of preventing and struggle with fraudulent activity inside the organizations must be based on the assumption that there exists a real probability for the future fraudulent activities and, as a result, series of anti-fraud measures must be applied. We believe, that an appropriate internal control is the best and the relevant way of protection against potential fraudulent behavior. Especially, we consider that namely the regular controlling activity will induce to the effective attenuation of the identified risks. Likelihood of successful fraud preventing will have place when the internal control will be a detailed one and very meticulous [134, p. 16]. As we have found, establishment of ***a high score of the candidate's moral integrity*** constitutes the basic principle which is applied during the hiring process in the countries with the lowest level of corruption. At the same time, there are widely applied supplementary verifications on the polygraph (lie detector), way of life analyzing, verification on the candidate's estate and profits.

According to the Association of Certified Fraud Examiners (ACFE) [61], companies who have fraud-educated employees lose less than companies who rely solely on accountants and auditors to detect fraud. External audits only account for 3,3% of fraud detections, anonymous tips account for 43,3%, and reviews of management 14,6%. Therefore, all internal employees should be trained in fraud detection. This public instrument of crime prevention which is promoted by the international bodies is the recompensing and penalization which basic purpose is motivating and empowering of personal integrity of the public officer. This instrument is based on the assumption that the public officer has an appropriate salary which is able to cover at least the family expenses, when this person is not imposed to look for new (alternative) sources

of profit which are often arisen from the acts of corruption or another illegal activity linked to his workplace and occupational role. As a consequence, there is a stringent purpose of the state to ensure a minimum level of salary. More than it, salaries must evaluation proportionally to the professional results of the public servant [291].

To be concluded: *advanced analytics may help companies be more predictive in identifying trends and patterns indicative of white-collar crime risk that are not otherwise easily discernible. Overall, the emphasis today is on prevention and/or early detection; leveraging technology and analytics to proactively identify issues or potential issues before they turn into front-page news.* At the same time, we consider opportunistic to perform the pre-employment testing in order to forecast, a consequently to reduce white-collar criminality by means of the Irrational Theory. It will be discussed in the paragraph below.

4.2. Reducing the phenomenon white-collar criminality by means of pre-employment testing in the Penal Politics in Moldova and Israel: theoretical explanation and empirical findings

In this paper, we hope to illustrate how we can contribute to the study and to the reducing of white-collar crime. In current study, an effort has been made to examine the effect of creative and innovative strategy that would be calculated within a balance of decisions of a potential white-collar offender even prior to the perpetration of the offence and would supply a response to issues such as: why and how the personality traits affect the way of making decisions of a white-collar offender. To what extent potential white-collar offenders can be characterized as compared to people with proper behavior in public organizations and in general, and how might an upgrade and addition of legislation assist the increase of deterrence for the perpetration of white-collar offences. And finally, how a campaign in the local authority for a strategic change cans reduce the reliability of perpetrating an offence by a potential white-collar offender.

According to our point of view, organizations must put the accent on *the basic personal characteristics of the candidate* and *his level of social adaptation* which ought to be the principal criteria instead of verification of elementary technical skills which can be studied effortlessly.

In our opinion, ***the propensity to commit white-collar can be added to the testing criteria***. This will be a very difficult task because, as previously mentioned in this paper, many of the characteristics respective of a successful corporate leader are similar to those of a white-collar criminal. *It is very difficult to determine which employees will commit white-collar crimes. However, personality tests could flag certain characteristics and alert hiring personnel as to*

areas to monitor with increased supervision. As the hiring process gets more automated and employers begin incorporating more data into hiring, the tests are used more often and earlier in the process to winnow applicants for specific jobs. We also believe that there is a causal relationship between the self-control, level of anger and negative reciprocity of the employee, on one hand, and his level of potential workplace deviance, on another hand [72, p. 349-360]. For this purpose we decided to accept and to apply the complex evaluation of personality during the hiring process. All the arguments which plead for utility of such tests have been exposed already above.

In accordance with paragraph (h) article 72 (General principles of management and control systems) of Regulation (EU) of the European Parliament and of the Council, No 1303/2013 [252], management and control systems shall, in accordance with Article 4(8), provide for: *the prevention, detection and correction of irregularities, including fraud, and the recovery of amounts unduly paid, together with any interest on late payments*. At the same time, according to paragraph 4(c) article 125 as regards the management of the operational program, ***the managing authority shall: put in place effective and proportionate anti-fraud measures taking into account the risks identified.***

Likelihood of fraud perpetrating cannot be ignored or submitted. As a consequence, such likelihood must be recognized as a set of risks which must be managed in a special way simultaneously with other commercial risks and potentially negative events [134, p. 6]. Staff of the organization must respect the principles as integrity, transparency, responsibility and honesty. Risk of fraud and corruption must be managed in an appropriate manner. Marks of fraud are considered to be special *"red flags"* which demonstrate the presence of fraudulent activity, and as a result, symbolize that an immediate reaction must have place. Management authorities possess the responsibility to demonstrate that attempts of fraud (including white-collar crimes) perpetrating are considered to be inadmissible and cannot be tolerated [381, p. 70-72]. Thus, in our opinion, evaluation of risks can be realized by applying instruments and principles of management of already existed risks. Rigorous systems of control which are put for implementing are capable to reduce not only the risk of white-collar crime perpetrating but also the risk of its non-detecting, at the same time such systems of control cannot eliminate likelihood of fraud appearance. The final result of risk evaluation concerning the fraud is imposed to be the identification of specific risks, which are described inside the report of the internal evaluation where a conclusion is formulated in accordance to which the sufficient measures for reduction (decreasing) of potential white-collar crimes are not taken or the likelihood of fraudulent activity is under the accepted level. One of the most effective forms of internal control of potential fraud

is considered to be the pre-employment testing during the hiring process. Therefore, scientific and empirical treatment of fraud offences, as well as its causes and consequences, constitute a significant provocation for whichever type of management because any fraud in itself is conceived for avoiding any form of detection [134, p. 6].

Failure to prevent or detect issues is often not because the programs or controls themselves are lacking. More often, it's a failure of culture and a lack of effective and unacceptable behaviors or failing to apply consistent sanctions to indiscretions by employees. Or staff training and awareness efforts may be lacking. Undeniably, as it is mentioned in special economic literature, we must look for a person with a suitable character and who can be easily instructed and trained, who is open for new experience [79, p. 78]. Therefore, the employer must verify social surroundings, temper and character, rather than quality of his professional abilities [348, p. 102-109]. At least, such attentive attitude towards the candidate including multi-level interviews and elongated control will contribute for development of the sense of loyalty of the potential employee towards the organization when he or she will realize that he or she became selected (elite) persons to who the organization can trust. Finally, it will induce to a high level of motivation to work in new conditions [79, p. 79].

Professional psychological selection constitutes a totality of measures directed towards selection of the persons who possess a definite level of necessary professional skills and psychological traits [329, p. 38-40; 77]. Therefore, in our opinion, and through the Irrational Theory of white-collar criminality reducing, ***the pre-employment test*** is absolutely able to predict and to reduce white-collar perpetrating, and therefore, must play a crucial role in the process of hiring of potential employees for positions of trust inside organizations of public and private sector. We believe that one of the basic purposes of pre-employment test consists in detection of the potential dangerous personality of the potential employee, who, at first sight, can be comprehended as a successful future leader. Regrettably, but ***it is easy to mistake psychopathic traits for specific leadership traits***. At the same time, we cannot recognize and accept the pure behavioral approach in forecasting potential white-collar offenders. There are several reasons why personality variables do not predict behavior at work. These include: systematic errors or biases related to self-reports; personality traits acting as moderators rather than as direct predictors; and the crucial fact that job-related cognitions and behaviors are subject to the influence of a host of other variables unrelated to personality. Other factors, no doubt job-specific or relating to the personal experiences of individuals, are more powerful predictors of job satisfaction than personality. At the same time, psychopathic personality traits are related to white collar offending. Psychopathy is a personality disorder that has been robustly associated

with antisocial and criminal behavior. Psychopathy has been conceptualized as a personality disorder with distinctive interpersonal-affective and behavioral deviance features.

Once decision-makers believe that an individual has *''future leader''* potential, even bad performance reviews or evaluations from subordinates and examines do not seem to be able to shake their belief. For example, charm and grandiosity can be mistaken for self-confidence or a charismatic leadership style; likewise, good presentation, communications, and impression management skills reinforce the same picture. The psychopath's ability to manipulate can look like good influence and persuasion skills, the mark of an effective leader [360, p. 478-492]. Lack of realistic life goals, while a clearly negative trait which often leads the psychopath toward a downward spiraling personal life, when couched in the appropriate business language, can be misinterpreted as strategic thinking or "visioning", a rare and highly valued executive talent. Even those traits that reflect a severe lack of human feelings or emotional poverty (lack of remorse, guilt, empathy) can be put into service by corporate psychopaths, where being *"tough"* or *"strong"* (making hard, unpopular decisions) or *"cool under fire"* (not displaying emotions in the face of unpleasant circumstances) can work in their favor [267, p. 29-30]. In sum, the very skills that make the psychopath so unpleasant (and sometimes abusive) in society can facilitate a career in business even in the face of negative performance ratings.

As a result, ***hiring the right people*** becomes a key for a strong risk-taking firm together with creating incentives for good risk taking, aligning organizational size and structure with risk taking, understanding the decision-making context, monitoring and responsiveness; building the optimal risk governance and management structures; balancing quantitative and qualitative decision making. But we have to remember, that not all deviant behaviors can be predicted utilizing pre-employment tests. Perhaps the single most important factor influencing employees' decisions to steal involves *whether they believe that they will get caught or not*. This is known in criminology as the question of *deterrence*. Assuming that an employee wants to steal and has the prerequisite opportunity, he or she will be affected by the two primary dimensions of deterrence: *the first* dimension of deterrence is the offender's perceived certainty of detection; *the second* dimension of deterrence is known as the perceived severity of punishment. Moreover, even if detected, many employees correctly assume that they will not be punished very severely. In fact, the more times that they successfully steal without detection increases their assessment that they are invincible to the efforts of loss prevention. This is especially true for young males. In fact, many long-time thieves actually believe that they will never get caught and are quite surprised when they eventually do [173, p. 219].

Given the virtually impossible task of detecting employee theft, the unspoken truth remains – *most dishonest workers will never be caught*. And, even if they are detected, they know that realistically the worst consequence which can happen to them is that they will be fired. Most employees who are actively engaged in theft believe that they will not be criminally prosecuted. Unless the offense is particularly costly or notable, these offenders are, more often than not, correct. The infrastructure to prevent white-collar crime may be sound, but its effectiveness still depends on execution, on individuals doing the right thing at the right time – culture is what enables and drives those appropriate behaviors change management. We will do our best to clarify the nature of Personality Evaluation as the basic instrument in white-collar crime's forecasting and reducing. More than it, we will prove our postulations by means of our original empirical survey which is deemed to confirm our suppositions.

Evaluation of personality is complex, and a precise assessment is required because of its multifaceted and multidimensional nature [77]. Our empirical investigation is based on the psychological The *Big Five Model* apprehension of personality, or, in other words Five Factor Model (FFM), represents a tool to assess personality, has gained popularity in the past half century [232].

Nowadays, it is the most established, recognized all over the world and well-validated model of personality and it corresponds with the various conceptualizations of personality. The five factors are generally found across cultures, have been shown to have strong predictive validity, agreement, and hereditability, and children as early as in middle childhood can be characterized by them [126, p. 152]. The probability to improper behaviors which are related to the Big Five personality traits, mainly towards an organization or towards other members in an organization, should be examined individually regarding each candidate to a position of trust in an organization. For this purpose, our empirical survey has been performed.

This model demonstrates the variance in personality dimensions which, when evaluated, provides a valid predictor of counterproductive behavior. It encompasses five major dimensions of personality like: 1) *Neuroticism*, a measure of (low) emotional stability, stress and nervousness. A person who is calm, secure, and not nervous; 2) *Conscientiousness*, a measure of hard-working, dedication and being orderly. A person who is responsible, dependable, able to plan, organized, persistent, and achievement oriented; 3) *Agreeableness*, a measure of kindness and considerate. A person who is good-natured, cooperative, and trusting; 4) *Openness to experience*, measure of intellect/imagination, and creativity. A person who is imaginative, artistically sensitive, and intellectual; 5) *Extraversion*, a measure of enthusiasm, energy and sociability. A person is sociable, talkative, assertive, ambitious, and active [212, p. 381]. These five personality

dimensions consistently provide a meaningful taxonomy for studying individual differences in personality. We decided to provide a brief characteristic of each of those traits in order to make easier the further explanation of our own theory.

So, the psychological trait of ***Extraversion*** deals with the positive emotions and how *positive emotionality is likely generalized.* Individuals who achieve low levels in Extraversion can be described as quiet, reserved, shy, silent, and withdrawn. Extroverts tend to be more active, more impulsive, less introspective, more self-preoccupied, and more likely to take on leadership roles then introverts. Evidence also indicates that individuals who achieve high levels in extraversion have more friends and spend more time in social situations than do introverts.

According to our original findings of scores of personality traits that has been used, a score of 48% for example means *"neither extroverted nor introverted" and consequently it cannot be used as a proper sample for our examination*, thus it has been determined that a score above 55% is considered as a beginning of high *Extroversion* and below that it is a low *Extroversion*, which means the trait of *Introversion*. In our survey the candidate would be disqualified only if another personality trait is on a level of failure, but this trait will be used like a variable which depends on combinations of other four traits. Individuals who gain *great levels than 30 in Extraversion* are considered outgoing and active. Consequently, lower scorers, measured at less than 24, are considered introverted and reserved.

Neuroticism is referred to the trait of *Emotional Stability*. ***Emotional stability*** represents *differences in an individual's experience with distress and the cognitive and behavioral styles that follow from the distress* [350, p. 14]. A high score in ***Emotional Stability*** indicates individuals who may experience chronic negative effects and development of a variety of psychiatric disorders such as recurrent nervous tension, depression, frustration, guilt, self-consciousness, irrational thinking, low self-esteem, or poor control of impulses as a result of distress. Because of their essentially negative nature, high scoring Emotional Stability individuals tend to experience more negative life events than other individuals, in part because they select themselves into situations that foster negative affect.

Neuroticism is the facet of ***Impulsiveness*** [224, p. 60]. The Barratt Impulsiveness Scale (BIS-11) is a valid and reliable instrument, and one of the most often used tools to assess *Impulsivity*. *Impulsivity* is a comprehensive and complex phenotype that encompasses several types of cognitive and behavioral expressions. A broad definition of impulsive behavior includes swift action without planning, acts without previous judgment and forethought, and risk-taking. Of note, impulsivity is not necessarily pathological and may have an adaptive role in several conditions [400, p. 83]. There is also *functional impulsivity*, which refers to the tendency to act

with relatively little forethought when the subject needs to make fast decisions [213, p. 245]. Impulsivity is considered part of *Neuroticism*, an interpretation that is not shared by other conceptions of *Neuroticism*, whereas sensation seeking is assigned to *Extraversion* [350, p. 13-14]. This leads to similar problems with *Extraversion* [224, p. 61]. Individuals who score low in Emotional Stability are not necessarily in a state of positive mental health; however, they may be defined as calm, relaxed, and even tempered. Individuals who score greater than 23 in Emotional Stability are considered sensitive and irrational. High scorers have been found to be less able to control impulses and cope with stress. Lower scorers, with indicators totaling less than 16, are secure and emotionally more stable, and are able to face stressful situations.

Agreeableness estimates the individual character dimensions. Some have argued that Agreeableness should be referred to as *likability* or *friendliness*, whereas others have suggested *happiness*. Agreeableness can be measured as a reflection of an individual's willingness to fight for her own interests and eagerness to help others. By the contrast, *disagreeableness* is characterized by uncooperative and unlikeable behavior. The disagreeable business person is said to lack social competency, be suspicious, envious, bitter, hold contempt toward others that may turn aggressive or quarrelsome, be stubborn, inflexible, cunning, and act with deliberation, deceit, and dishonesty when the opportunity presents itself. The disagreeable business professional, was identifying as having a greater tendency to be a white-collar offender then the agreeable business professional. The premise proposed that the agreeable business professional is more law-abiding then the disagreeable professional. Those individuals who score greater than 33 in Agreeableness are found to be more flexible, trusting, good-natured, cooperative, forgiving, and tolerant and are described as compassionate and sympathetic. Lower scorers, with results totaling less than 27, are considered antagonistic, competitive, and proud. Low Agreeableness has been associated with narcissism, antisocial and paranoid personality disorders.

Conscientiousness is often referred to as *"good"* versus *"evil"*, *"strong-willed"* versus *"weak-willed",* even *"non-conformity"* versus *"dependability".* It captures an individuals' desire or will. High scores in Conscientiousness reflect an individuals' dependability. *Conscientiousness* refers to the tendency to be dutiful, persistent, responsible, careful, prepared, organized, and detail-oriented. It also reflects an individual's tendency to be hard working, achievement-oriented and persevering. Individuals need conscientiousness to hold impulsive behavior in check. In addition, they need the will to achieve in order to direct and organize behavior. Conscientiousness and the development of it create the ability to resist temptations, manage desires, control impulses, and organize and carry out tasks. This has been considered a sign of high Emotional Stability. *"Social conscientiousness"* proved to be the significant

distinguishing quality that differentiated convicted white-collar crime offenders from corporate officials. It includes personal values, sense of duty and responsibility, behavioral control, and risk-taking behavior. Low scores on social conscientious are indicative of risk-taking, lack of conscientiousness, disregard of rules, and undependability. Organizations must put the accent on the basic personal characteristics of the candidate and his level of social adaptation which ought to be the principal criteria instead of verification of elementary technical skills which can be studied effortlessly. Individuals who score high in Conscientiousness, greater than 35, are considered reliable and well-organized. Lower scorers, less than 29, are considered disorganized and easy-going. Low levels of Conscientiousness have also been linked to low levels of integrity and unethical behavior. Studies have shown the most significant personality trait in predicting work performance to be Conscientiousness. An employee ranked low on the factor of Conscientiousness, would more exhibit an improper behavior in his workplace, which would be leveled mainly at the organization itself.

Openness to Experience – items such as intelligence, imagination, and perception often define this dimension. Openness to Experience is often related to scientific and artistic creativity, divergent thinking, political liberalism and cultured behavior. Also, it includes openness to emotions and sensitivity of feelings or empathy. Individuals who scored high in openness were considered cultured, broad-minded, imaginative, intelligent, and curious. Individuals who scored low in openness were described by these behaviors: *"judges in conventional terms"*, *"favors conservative values"* and *"represses anxiety"*. Individuals who score greater than 30 in Openness to Experience are considered unconventional. Those with score less than 24 are down-to-earth and traditional. People with high moral development would be less willing to behave in immoral ways and participate in unethical behaviors. Therefore, an employee ranked low on the scale of Openness, would exhibit more improper organizational behavior, both towards an organization and his work colleagues. The higher tendency to engage in white-collar offending may be related to the characteristics of a neurotic personality, including being more compliant, dependent, submissive, and willing to follow the lead of others.

A rather general observation is that white-collar criminals tend to have lower levels of conscientiousness, agreeableness, and self-restraint compared to white-collar professionals in general. White-collar inmates were often negatively associated with the dimensions of *Socialization* and *Responsibility*. This is characterized by the tendency to be undependable, self-centered, manipulative, opportunistic, and risk takers; seeking higher amounts of pleasure, exhibiting lower degrees of self-control, and having greater difficulty in resisting temptation. These same traits have been associated with the high *Emotional Stability* and low *Agreeableness*.

A typology of personalities has been applied to white-collar offenders when assessing how they act in the corporate setting. The criminological science has discussed the competitive personality of white-collar offenders, and these offenders can have three different personality typologies, which include: *the positive extrovert; the disagreeable businessman; neurotic corporate officials.* When concerning lower levels of self-control, the positive extroverts are both highly extroverted and have low levels of self-control prompting aggressive behavior that makes them more likely to commit white-collar acts than those extroverts with self-control. Those with positive extrovert personalities and neurotic tendencies are more susceptible to engaging in white-collar offending.

Psychologists seek to describe human behaviour with stable underlying dispositions. For example, when people are caught lying or cheating they are considered dishonest; when they perform poorly they are said to lack ability or motivation; and when they help a person in need they are called altruistic or compassionate. Such personality factors are generally believed to exert influences on behaviour that are relatively consistent over time [284, p. 11]. As compared to other white-collar individuals, we have to conclude that there are two main characteristics of white-collar criminals are *irresponsibility* and *antisocial behavior*. White-collar offenders are considered to be more *hedonistic*, to have a greater narcissistic tendency, to have less self-control, and higher levels of conscientiousness. There is suggested a positive link between white-collar offending and extroversion, identifying those specifically classified as positive extroverts, a subset of extroverts, to be more likely to engage in white-collar offending but not all extroverts. Individuals with *a neurotic personality* had a higher tendency to reoffend than other groups, which may be attributed to the tendency of individuals with a neurotic personality to set high, even unattainable goals for themselves. People who tend to get irritated easily and respond emotionally *(neurotics)*, tend more towards aggression and violence at work in comparison to others [132, p. 1066-1077]. Neurotics tend to have difficulty controlling their emotions, so when they fail to meet their goals they turn to other behavior such as making excuses, abusing drugs or alcohol, or turning to alternative, even criminal activity to help them obtain their goals.

A positive correlation should be expected between Neuroticism and improper behavior towards the organization. Other researchers have identified a link between *neurotic behavior and demographics* helping to substantiate their findings. Additionally, there have been found that individuals who have one of *the Big Five personality types* of extrovert, disagreeable, or neurotic have a greater tendency to be white-collar offenders: there is demonstrated already a correlation between narcissism, hedonism, self-control, conscientiousness, and white-collar crime; there have been identified that conscientiousness as a personality trait which separated white-collar

offenders from their non-offender business counterparts, with white-collar offenders having a tendency to have a lower level of conscientiousness than their non-offender business counterparts.

Individual differences in personality traits can be used to help limit at risk hires during the pre-employment phase, thereby reducing the risk of deviant behaviors. Therefore, the following behavioral relationships are proposed: convicted white-collar criminals demonstrate high levels of Emotional Stability/Neuroticism; convicted white-collar criminals demonstrate low levels of Agreeableness*;* convicted white-collar criminals demonstrate low levels of Conscientiousness; convicted white-collar criminals demonstrate low levels of Integrity; overt-integrity tests present a stronger indication for the propensity of deviant behaviors than personality-based tests; convicted white-collar criminals will demonstrate higher levels of Narcissism.

We decided to take some real steps for reduction of white-collar crimes by means of their prognosis. We decided that our goal can be obtained only by elaboration of **a new form of a pre-employment test**. At this stage of statistical analysis, we have elaborated a Scale of Personality Traits of the person who applies for positions of trust. The purpose has been to implement the application of the model that would allow performing of a psychological examination prior to the hiring of senior position in organization for positions of trust, so called pre-employment testing. In our opinion, the pre-employment is the best method to reduce the phenomenon of white-collar crime. In such a manner, the best way to prevent white-collar crime inside the workplace is to prevent infiltrating of the potential white-collar criminals inside the organization. A design-scale has been performed in accordance with the statistical data obtained from the questionnaires prepared by us. Our investigation has been performed by means of *Cronbach's reliability coefficient (Alpha)* (Appendix no.3. Table 3.1.)

We have built a Scale in the base of ***the formula of probability of white-collar perpetration which is conditioned by the personal characteristic features of the offender***. This test has been verified empirically and its results are capable to be valid and authentic. That's why it can be scientifically implemented too. In the realm of this research there was found a very optimal and strong solution for efficient deterring strategy in fight with white-collar criminality. In the present study we have identified for the first time several findings that were carried out effective that will help to deal with the isolated problem of white-collar crime. There have been solved a scientific problem, through the creation of new ways and methods for creation of new results by identifying and demonstrating the connection between intuitive decision determined by the personal traits of the offender, from one side, and commission of the white collar crime, from another side.

The study combines the qualitative and quantitative approach, and has been focused on the practical and effective question concerning the influence of behavior of the white-collar offender upon the psychological and socio-economical prevention of the white-collar crimes. Since we maintain that organizations are criminogenic, we are led to examine the question of whether there exists in organizations a set of selective processes which propel certain kinds of persons to positions of influence, or which require of those in positions of influence kinds of behavior which, under conditions of difficulty in goal attainment, may result in crime.

From our analysis and review of the research findings, it appears that *the probability for improper behaviors related to the Big Five mainly towards an organization were found to have a relatively low rate as 95% of the examined subjects have successfully passed the final score of the test for hiring personnel for positions of trust in the public and private sector organizations*. On the other hand, the findings do not indicate significant differences, therefore, a conclusion has been reached that the findings are to be specifically examined regarding each candidate for position of trust in an organization. The findings of the questionnaire, allow for a compilation of a profile of non-criminal men and women who have participate in the study, all of whom have been in various management positions from all sectors of the Israeli economy, in industry, trade and financial and other services, in public and private organizations. Most population is over 50, married; most have tertiary education and the rest have High school education. Country of birth of father and mother of men and women in more or less of similar distribution from Israel, Eastern Europe and Arab countries and North Africa.

The important needs in life, according to their importance, are financial security, self-realization, interest in work (that in men is twice as important as in women) and human relations. The lesser need is receiving of appreciation from others; 50% live in a house, 40% live in a regular tenant building and are happy to very happy with the flat they live in and with relationships with neighbors. The two sectors are satisfied with their financial situation. Women are less happy with their income from work. 65% has not had financial shortage at home in childhood and 35% has had. It has been decided that in designing the model a bigger significance shall be given to the traits of conscientiousness and Neuroticism which are the most important traits according studies in the area and the opinion of the editor. Following is the relative weight of each personality trait. After a detailed examination performed in all the research populations, it has been determined that: An employee who is candidate for a position of trust shall fill out the "Five traits" questionnaire as well as his age and gender.

For the purpose to clarify our empirical research we decided to explain some theoretical aspects of this test and its algorithm. In such a manner, a reliability test of the five personality

traits has been performed in a cross-section of two sectors of population (offenders and non offenders (male and female)), and in a cross-section of all the populations, by Cronbach's Reliability Coefficient (Alpha). Our research is based on Cronbach's Reliability Coefficient (Alpha) of the populations and Questionnaire of Big-Five Personality traits. Original findings from Moldova and Israel based on reliability test originated from Big-Five Test in a cross section of two categories of population based on characteristic of gender and previous conviction (Appendix 3, Table 3.1.).

Before using it we will explain its origin in order to insure the best understanding of it in statistics. In such a manner, *validity* and *reliability* are two fundamental elements in the evaluation of *a measurement instrument*. Instruments can be conventional knowledge, skill or attitude tests, clinical simulations or survey questionnaires. Instruments can measure concepts, psychomotor skills or affective values. Validity is concerned with the extent to which an instrument measures what it is intended to measure. Reliability is concerned with the ability of an instrument to measure consistently [391, p. 69-72]. It should be noted that *the reliability of an instrument* is closely associated with its *validity*. An instrument cannot be valid unless it is reliable. However, the reliability of an instrument does not depend on its validity. It is possible to objectively measure the reliability of an instrument. Cronbach's alpha is considered to be the most widely used objective measure of reliability [296, p. 53].

Calculating alpha has become common practice in education research when multiple-item measures of a concept or construct are employed. *Alpha* was developed by Lee Cronbach in 1951 to provide a measure of the internal consistency of a test or scale; it is expressed as a number between 0 and 1. *Internal consistency* describes the extent to which all the items in a test measure the same concept or construct and therefore it is connected to the inter-relatedness of the items within the test. Internal consistency should be determined before a test can be employed for research or examination purposes to ensure validity. In addition, reliability estimates show the amount of measurement error in a test.

If the items in a test are correlated to each other, the value of alpha is increased. However, a high coefficient alpha does not always mean a high degree of internal consistency. This is because alpha is also affected by the length of the test. If the test length is too short, the value of alpha is reduced. Thus, to increase alpha, more related items testing the same concept should be added to the test. It is also important to note that alpha is a property of the scores on a test from a specific sample of testees. Therefore, investigators should not rely on published alpha estimates and should measure alpha each time the test is administered.

Improper use of alpha can lead to situations in which either a test or scale is wrongly discarded or the test is criticized for not generating trustworthy results. To avoid this situation an understanding of the associated concepts of internal consistency, homogeneity or unidimensionality can help to improve the use of alpha. Internal consistency is concerned with the interrelatedness of a sample of test items, whereas homogeneity refers to unidimensionality. A measure is said to be one-dimensional if its items measure a single latent trait or construct [296, p. 53]. Alpha is an important concept in the evaluation of assessments and questionnaires. It is mandatory that assessors and researchers should estimate this quantity to add validity and accuracy to the interpretation of their data.

Classical Test Theory's reliability coefficients are widely used in behavioral and social research. Each provides an index of measurement consistency ranging from 0 to 1.00 and their interpretation, at first blush, is relatively straightforward: *the proportion of observed-score variance attributable to true-scores* (stable or nonrandom individual differences). Coefficients at or above 0.80 are often considered sufficiently reliable to make decisions about individuals based on their observed scores, although a higher value, perhaps 0.90, is preferred if the decisions have significant consequences. Of course, reliability is never the sole consideration in decisions about the appropriateness of test uses or interpretations. Coefficient alpha (also known as *"Cronbach's alpha"*) is perhaps the most widely used reliability coefficient. It estimates test-score reliability from a single test administration using information from the relationship among test items. That is, it provides an estimate of reliability based on the co-variation among items internal to the test; hence it is also called an internal-consistency coefficient.

Reliability *is the proportion of observed-score variance due to variance among persons' true scores* and is defined as *the square of the correlation, in the population, between observed and true scores* [310, p. 3]. In the current study are applied the minimum values of 0.35 Alpha Test of Reliability for each of variables.

The offender employee is in doubt between 2 options: there is a 10% chance that the perpetration of an offence at the workplace would be successful and I shall earn 500,000$; I shall have a cost of 50,000$ as a result of exposure of the crime by the organization. As a result, we have demonstrated that *a white-collar offender preferred the lottery effect than expectancy of the value of exposure of the offence he has perpetrated.* Participants subsequently received a questionnaire, completed the questionnaire, and returned it (Appendix no 2). There was no direct contact with the participants or supervision provided by the researcher. For this purpose, separately a pilot has been performed in 10 companies from Israel and with the received research questionnaires with success of 90%.

In the study below we will present the matrix of our Scale which is suitable for the further using during the hiring process of the potential employees. The basic purpose of this matrix is to predict the possible workplace deviant behavior where is detected a great likelihood of white-collar crime perpetrating. It is already being in the process of implementing in the private sector of Israel (Appendix no.7). A matrix to find the formula that has the common denominator for the Scale:

Regarding the trait of *Extroversion*, there are three estimations: a score from 60% and higher means that is a failure and conditional to being classified as risk-averting (at least 4 out of 6 answers in the questionnaire on the subject of risk-taking were found to be the characteristics of risk-aversion); a score of 40% and lower means a failure as he would exhibit covert improper behavior and conditional to being classified as risk-averting (at least 4 out of 6 answers in the questionnaire on the subject of risk-taking were found to be characteristics of risk-averting or in s state of equality in answers); according to the software of scores of personality traits that has been used , a score of 48% for example means "neither extroverted nor introverted", thus it has been determined that a score above 55% is considered as a beginning of high Extroversion and below that it is a low Extroversion, meaning, Introversion.

In summary we have to conclude, as in other studies, the findings regarding the trait of *Openness* are least studied and inconsistent. As one of the important tests this trait represents is morality, this trait has been appended to *Conscientiousness*. Meaning that if the score in *Conscientiousness* is a "pass", the low level of *Openness*, mostly found in women constitutes no problem. And regarding *Extroversion*, as the results of current study are different than other studies, should *Extroversion* be found in low levels that might symbolize covert activity, the candidate would be disqualified only if another personality trait is on a level of failure.

The traits of *Neuroticism, Conscientiousness* and risk-taking are a basic condition to being qualified to a position, each one it its own. A failure in one of these means disqualification to a position of trust. A failing score in three personality traits would indicate a disqualification. According to the data of the personal details questionnaire, it was found that *Cronbach's Coefficient Alpha = 0.657066.* The criteria for functional suitability in positions of trust according to the personality traits necessitate that each of the criteria constitutes a test of its own. Following is a description of the criteria of failing the test: risk-taking/averting/marginal (half the question are risk-taking and half are risk-averting) and/or in the trait of extroversion the score is above 55%, or the score in the trait of Extroversion is less than 55% and conditional to another personality trait being less than 55%; risk-averting that in the personality traits of Conscientious-ness and Neuroticism the score is less than 55%; risk-averting with a score less than 55% in three

personality traits; if a candidate has passed these criteria then the total score of the evaluation scale should be less than 60%.

Concerning the trait of *Neuroticism*, we have found that 24% of the women (non-offenders) have passed the test, and after them the offenders (20%) and men (non-offenders) – 15%). In general, only 18% of those two sectored populations (offenders and non-offenders) have passed the test while their score was less than 40%. Their level of *Neuroticism* is relatively low. The level of *Extroversion* is about 75% have met the minimal score of 60. The trait of *Openness* in all sectors is about 67%, the majority have passed the test with a minimal score of 70. Only 54% of women have passed the test in comparison with the score of 70% in men and offenders. The trait of *Conscientiousness:* in all the sectors 100% respondents have passed the test with a minimal score of 60 points. Concerning the trait of *Agreeableness* about 87% of the populations have passed the test with a minimal score of 60 points. To such an extent, we have concluded that in the process of model-designing there shall be given a great significance to the traits of *Conscientiousness* and *Neuroticism*. In addition to his age and gender, an employee who applies for a position of trust will accomplish the *"Big Five"* questionnaire, based on the famous psychological test of Big-Five recognized and successfully applied all over the world. The test scores will be established according to the sample basis proposed earlier *"Means and Standard Deviations for Big Five Inventory by Age"*.

This theory is viable and can be implemented only in the case if the following formula is respected: ***P(t) = 0.25Co+0.20Ex+0.25Ne+0.20Ag+0.1Op.***

This formula must be interpreted taking into account the following standpoints:

1) P(t) is the probability to commit a white-collar offence corroborated to the values detected in the personality traits evaluated by the Big-Five Personality Traits Test;
2) Big-Five elements are the following: a) Co – *Consciousness*; b) Ex – *Extraversion*; c) Ne – *Neuroticism*; d) Ag – *Agreeableness*; e) Op – *Openness*;
3) A relative weight of each personality trait (a conditional value in author's concept), will include: for *Conscientiousness* – 25%; for *Extroversion* – 20%; for *Neuroticism* – 25%; for *Agreeableness* – 20% and for *Openness* – 10%.

Our original technique to reduce white-collar crimes during the hiring process can be entitled as the method of *"personality coefficient"* as an original model of pre-employment test based on the last achievements of criminology and psychology, as well as confirmed by our own investigations, as the valid method of white-collar criminality reduction in the Penal politics of the Republic of Moldova and the State of Israel.

It has been decided that in designing the model a superior significance shall be given to the traits of *Conscientiousness* and *Neuroticism* which are considered to be the most important traits according studies in the area and the opinion of the author. Below we will present the relative weight of each personality trait upon the final result of the formula:

Table 4.2.1

	Personality trait	Conditional symbol	Weight
1.	Consciousness	0.25 Co	25%
2.	Extroversion	0.20 Ex	20%
3.	Neuroticism	0.25 Ne	25%
4.	Agreeableness	0.20 Ag	20%
5.	Openness	0.10 Op	10%
	Total score	**1**	**100%**

This evaluation is performed by adjusting calculation of the scores. According to the questionnaire, each score of the personality trait in certainty is multiplied by the relative weight it has received. This action would be performed on all 5 traits. For example: in the personality trait of *Conscientiousness* the actual score (66%) would be multiplied by the weight of the trait of the total of evaluation (25%) and the result of 16.5 point/percent shall be received and so forth regarding each personality trait and finally a total summation shall be performed.

As a result, there will be used a matrix in order to elaborate the Scale proposed by the author. In such a manner, concerning the psychological trait of Extraversion we can emphasize the first step in our study. As a consequence, we have formulated two basic findings:

- A score pointed from 60% and upper (higher) means the failure to pass the examination. It means that personality traits of the candidate will be classified as *risk-averting*. Thus, there have been demonstrated that 4 answers from 6 placed in the questionnaire will be concerned to risk-aversion property of the personality;
- A score pointed 40% and lesser (lower) means also the failure to pass the examination. It means that there is a great likelihood that the person would display improper deviant behavior and, as a result, it will be classified conditionally as a *risk-averting* personality (in case of equity of answers or the proportion of 4 instead of 6, which point out the state of risk-averting).

Going ahead in our explanations we will evaluate the personality traits of risk-taking and risk-averting on the base of our questionnaire where half of the standpoints are formulated to be

risk-taking and half of them risk-averting. The survey proposed for implementation is found on the personality trait of Extroversion (the score will exceed the standpoint of 55% in case of risk taking, and the score will be under the level of 55% in the case of risk-averting). Concerning the psychological trait of *Neuroticism* there is applied an opposite rule: *the lower is the level of Neuroticism, the higher is the score* (Appendix no.5).

Separately, concerning to personality traits we have obtained the following results: 1) *Neuroticism* – it was found that 24% of the women have passed the test, the offenders (20%) and men (15%). In general – only 18% of respondents have passed the test while their score was less than 40%. Their level of Neuroticism is relatively low; 2) *Extroversion* – about 75% of respondents have met the minimal score of 60; 3) *Openness* – about 67% of respondents have passed the test with a minimal score of 70. Only 54% of the women have passed the test as opposed to about 70% in men and offenders; 4) *Conscientiousness* –almost 100% of respondents have passed the test with a minimal score of 60; 5) *Agreeableness* – about 87% of respondents have passed the test with a minimal score of 60.

The value of other personality traits which take part from Big-Five will be calculated as lesser than 55% too. Therefore, in the realm of the personality traits such as *Consciousness* and *Neuroticism* the risk-averting element will be established lesser than 55% (the obtained results will be placed under this percentage). No significant difference was found between women and men and white-collar offenders in terms of the way of risk taking. It can be said that incidentally and to the point, offenders tend more to take risk than men and women. It was found that the higher is the level a white-collar offender's risk averting, the lower would be the Extroversion in his behavior, and vice versa.

In current study, it has been examined which pair of personality traits are related to one another with a positive or negative significant correlation. These findings would allow predicting attributes that characterize a potential white-collar offender in relation to normative senior managers. In men, it was found that when the level of *Openness* rises, this the level of *Agreeableness* rises, and when the level of *Neuroticism* raises thus the level of *Agreeableness* drops, and when the level of *Neuroticism* rises thus the level of *Openness* drops. In women, no significant correlations were found between personality traits (between themselves). In offenders, correlations were found between the following personality traits (between themselves): the higher is the value of the personality trait of *Extroversion* in offenders; the lower is their value of the personality trait of *Agreeableness*, and vice versa. Additionally, a positive correlation was found between *Conscientiousness* and *Agreeableness*, and vice versa. In other words, the higher is the value of the personality trait of *Agreeableness* in offenders, the higher is their

Conscientiousness, and vice versa; a positive correlation was found between the traits of *Conscientiousness* and *Openness* and vice versa in offenders, meaning the higher is the value of personality trait of *Agreeableness* in offenders, the higher is their *Openness*, and vice versa; dangerous combinations of personality traits were found, such as when the level of personality trait of *Conscientiousness* is low together with the trait of *Agreeableness*, this is a combination that characterizes a tendency to be a white-collar offender.

In the next stage, an attempt has been made to design a scale of personality traits for positions of trust according to the grading of scores of the questionnaires. Criteria have been set for functional qualification for positions of trust acceding to personality traits. And the conclusion is that there is a difference between men and women in the general personality index. There is no difference between men and offenders and there is no difference between women and offenders. In test of index for hiring of senior functions to positions of trust in an organization there is no significant finding that distinguishes between white-collar offenders and between apparently normative men and women. This fact has put difficulties on development of a dichotomous tool for hiring for positions of trust in an organization on order to reduce the possibility of perpetration of white-collar offences. In examination of findings in a cross-section of each personality trait separately, it was found that there is no correlation between the variables in all sectors, while a high rate of 95% meet the criteria for functional qualification for positions of trust according to personality traits when they have statistically succeeded in passing the test with minimal score of 60.

As the findings are not significant, an examination of findings has been performed according to their variance, in order to validate where there are still gaps in findings and therefore a distribution analysis would be performed that there is no correlation between the populations and between personality variables.

The dilemma has been that if there is no significant difference between men and white-collar offenders who are men and between women and white-collar offenders who are men, then it might be stated that all the characteristics of women are as white-collar offenders and both are different than the characteristics of men who are not white-collar offenders.

However, the paradox is that white-collar offenders who are men are different in their personality then men, as well. Therefore, as according to the results of the study significant differences were found in personality traits only between men and women who are not offenders, and as the results, presented according to distribution/variance and averages, indicate the correctness of distribution, the answers are under incidence and no trend can be indicated in the correlation between personality traits .

From analysis and review of the research findings, it appears that the probability to improper behaviors related to the "Big Five" mainly towards an organization or other members of the organization should be examined individually regarding each candidate to position of trust in an organization. For this purpose, a details analysis has been performed of all the research populations and studies dealing in detail in the five personality traits: factors of improper behavior (Extroversion, Agreeableness, Neuroticism, Conscientiousness and Openness) have been examined.

The total score of the psychological evaluation scale will be no lesser than 60% (minimum score) in case if the person who has applied to a position of trust has passed all those criteria. As a result, there can be formulated two conclusions:

1) When the result obtained by means of this formula (the total score) exceeds the parameter of **Pt > 0.6** – there is strongly recommended to hire a certain person as a potential employee for the organization;
2) When the result obtained by means of this formula (the total score) is under (is lesser) the parameter **Pt < 0.6** – there is strongly recommended not to hire a certain person as a potential employee for the organization.

In the samples written in the Appendix no.5 we can see clearly that there is no suitability and we can detect a lack of job trust for a candidate who tends to occupy a workplace of high responsibility. That's why, when in three personality traits there is no suitability, there is no need to examine the score of the general evaluation scale for qualification.

In the realm of this portion of research we have demonstrated empirically the following standpoints: 1) convicted white-collar criminals showed a greater tendency for irresponsibility, a disregard for rules, high risk-taking, and unreliability than non-convicted individuals; 2) those with positive extrovert personalities and neurotic tendencies are more susceptible to engaging in white-collar offending; 3) individuals with high levels of *Neuroticism* had a greater tendency to commit white-collar offenses than those with low levels of *Neuroticism*; 4) white-collar criminals are highly persistent and goal-oriented, thus, the *High Conscientiousness* scores of the white-collar criminals actually fits in well with the picture of a rationally calculating business person pursuing both private interests and the interests of the corporation, therefore, white-collar criminals need above average conscientiousness to enter executive positions; it was found that the higher is the level a white-collar crime risk-averting the lower would be the *Extroversion* in his behavior, and vice versa; 5) white-collar offenders were found to be more outgoing, calculating, and controlling in social interactions, they tend to be low in *Agreeableness* and high in *Narcissism*; the opportunity to offend, coupled with low self-control (also labeled as the

propensity to commit a crime) is the root cause of all criminal offending; 6) no significant difference was found between women and men and white-collar offenders in terms of the way of taking risk. It can be said that incidentally and to the point, offenders tend more to take risk than men and women; individuals with hedonism, narcissism, or self-control have a greater tendency to be white-collar offenders; they were unable to establish a combination of personality traits that would predict and identify individuals likely to commit a white-collar crime with the variables selected.

4.3. Conclusions to the Chapter 4

As a result of the foregoing analysis we have achieved the following conclusions:

- Our scientific contribution to the reducing of white-collar criminality can be expressed in **the Pentagram Model.** It can be recognized as an integrative model to for a decrease and/or prevention of white-collar crimes originated in position holders within the organizations. The model was built out of observation over a period of many years, by us as an integral part of the process that has taken place in Israeli organizations, as part of our senior positions.
- We have decided to elaborate several directions of white-collar criminality reduction, such as the following: 1) reduction of white-collar criminality by means of new concept of tender organizing and management; 2) reduction of white-collar criminality by means of a New Bill for Ethics; 3) reduction of white-collar criminality by means of a Comprehensive Whistleblower protection policy; 4) reduction of white-collar criminality by means of pre-employment tests of the potential candidates on positions of trust.
- Reducing white-collar criminality can be obtained only by elaboration of a new form of a pre-employment test, as the most efficient way of avoiding white-collar crimes in a company is to not have any white-collar offenders in the organization. Such original technique to reduce white-collar crimes during the hiring process can be entitled as the method of *"personality coefficient"*. It helps to detect the potential dangerous personality of the potential employee, who, at first sight, can be comprehended as a successful future leader.
- We have built a Scale (which combined the qualitative and quantitative approach) in the base of *the formula of probability of white-collar perpetration which is conditioned by the personal characteristic features of the offender*. As a result, there can be formulated two conclusions: 1) when the result obtained by means of this formula (the total score) exceeds the parameter of **Pt > 0.6** – there is strongly recommended to hire a certain person as a potential employee for the organization; 2) when the result obtained by means of this formula

(the total score) is under (is lesser) the parameter **Pt < 0.6** – there is strongly recommended not to hire a certain person as a potential employee for the organization.

We have demonstrated empirically the following standpoints from the Irrational Decision-making Theory perspective in reducing white-collar criminality at workplace: 1) convicted white-collar criminals showed a greater tendency for irresponsibility, a disregard for rules, high risk-taking, and unreliability than non-convicted individuals; 2) those with positive extrovert personalities and neurotic tendencies are more susceptible to engaging in white-collar offending; 3) Individuals with high levels of *Neuroticism* had a greater tendency to commit white-collar offenses than those with low levels of *Neuroticism*; 4) white-collar criminals are highly persistent and goal-oriented, thus, the *High Conscientiousness* scores of the white-collar criminals actually fits in well with the picture of a rationally calculating business person pursuing both private interests and the interests of the corporation, therefore, white-collar criminals need above average conscientiousness to enter executive positions; 5) the higher is the level a white-collar crime risk-averting the lower would be the *Extroversion* in his behavior, and vice versa; 6) white-collar offenders were found to be more outgoing, calculating, and controlling in social interactions, they tend to be low in *Agreeableness* and high in *Narcissism*; 7) the opportunity to offend, coupled with low self-control (also labeled as the propensity to commit a crime) is the root cause of all criminal offending; 8) no significant difference was found between women and men and white-collar offenders in terms of the way of taking risk. Incidentally and to the point, offenders tend more to take risk than men and women; 9) individuals with hedonism, narcissism, or self-control have a greater tendency to be white-collar offenders; they were unable to establish a combination of personality traits that would predict and identify individuals likely to commit a white-collar crime with the variables selected.

GENERAL CONCLUSIONS AND RECOMMENDATIONS

Our findings can be expressed in the following postulations:

1. *Revelation* that white-collar crime is and umbrella concept, including but not limited to, illegal financial acts, deceitful or dishonest business practices, or abuses of state power [266, p.19-20; 267, p.25-33; 269, p.28-37].

2. *Proving* that white-collar crime involves three necessary elements: the special occupational status of the offender; abuse of that special occupational status; the causal relationship between that status and the fraudulent misbehavior [261, p.189-193; 262, p.148-152; 266, p.20-22; 269, p.28-37].

3. *Proving* that persons convicted of white-collar crimes are often *serial offenders,* while the affirmation that they do not display criminal history is imposed to be an erroneous belief – they simply are not caught at relevant time [267, p.25-33; 268, p.13-27].

4. *Explanation* of the phenomenon of white-collar criminality in last decade (2005-2015) taking into account the judicial practice and experience of law enforcement in the Republic of Moldova and the State of Israel [268, p.13-27].

5. *Validating* that the decision to perpetrate a white-collar crime is an irrational one, it is based on intuition rather than on rational choice – offenders perform an analytical decision when a decision is simple and conscious and they have examined it; however, they make an intuitive decision when the decision is complex and unconscious [261, p.189-193; 262, p.148-152; 258, p.181-182; 259, p.187-188; 270, p.156-169].

6. *Proving* that the risk of white-collar crime is a product of both personality and environmental or situational variables: as individuals move from one environment to another, the probability of white-collar crime behavior also changes, situational conditions could discourage people from committing fraud and vice-versa [264, p.193-206; 270, p.156-169].

7. *Explanation* that personality traits may serve a risk factor for crime to occur, the greater the degree of hedonism presents in a business person, the greater the tendency to commit economic offenses, especially white-collar crimes [260, p.196; 263, p.397-400; 264, p.193-206; 270, p.156-169].

8. *Proving* that the best method to explain white-collar deviant behavior must be based on Big Five Personality Traits, *"dangerous combinations"* of personality traits will determine the perpetration of a white-collar crime [264, p.193-206; 270, p.156-169].

9. *Demonstrating* that the past personality social experience (including job experience) constitutes the core of the future white-collar misbehavior of this person – *decisions made*

in the past, impact the decision-making process in the present [264, p.193-206; 270, p.156-169].

10. *Recommending* of the methodology for the earlier reducing of white-collar criminality at workplace of *"personality coefficient"* of the potential offender in the realm of the scale of pre-employment test, where the likelihood of success in perpetrating a white-collar crime will be calculated in the base of the Irrational Choice Theory, confirmed by our own investigations, as the method of white-collar criminality reduction in the Penal politics of the Republic of Moldova and the State of Israel [264, p.193-206; 265, p.125-128; 270, p.156-169].

The main scientific problem solved consists in demonstration of the Irrational Choice Theory utility in the mainstream criminology that is considered to be the fundamental one in explanation of the criminal misbehavior of the white-collar offender, which has induced to the creation of an innovative algorithm of pre-employment tests based on revealing of the causal relationship between specific personality traits and predisposition to risk of white-collar crime in future, in order to be used as a valid and authentic method of white-collar criminality prognosis and reduction.

Due to our empirical finings we have obtained a comprehensive answer on our basic research question is how to deal with and how to create a new, inventive and resourceful attitude to limit the potential white-collar offenders, in general, and tender crimes, in particular, in the public and private sectors of the Republic of Moldova and the State of Israel, in the light of two levels: *macro aspect* – the identification of the potential perpetrators before the working during the pre-employment casting; *micro aspect* – the prevention of the desire or the propensity to perpetrate a white-collar crime.

I. General Conclusions:

1. We have formulated the definition of white-collar crime, a*s an intentional, profit-driven, non-violent, illegal act (action or omission), prohibited by Criminal law, expressed in illegal financial acts, deceitful or dishonest business, deceitful practices or abuses of state power, committed by a corporate entity or an individual who is using his occupational status, special knowledge or technical competences for illegal financial gain, which has provoked harm (damages, losses, feeling of distrust etc.) or has created a real risk of harm occurrence in public or private sector* [261, p.189-193; 262, p.148-152; 266, p.19-22; 267, p.25-33; 269, p.28-37].

2. We consider that The Irrational Decision-making Theory perspective in reducing white-collar criminality at workplace is characterized by the following features: a) white-collar criminals showed a greater tendency for irresponsibility, a disregard for rules, high risk-taking, and unreliability; b) individuals with hedonism, narcissism, or low self-control have a greater tendency to be white-collar offenders; c) those with positive extrovert personalities and neurotic tendencies are more susceptible to engaging in white-collar offending; d) they are highly persistent and goal-oriented, outgoing, calculating, and controlling in social interactions; e) the opportunity to offend, coupled with low self-control (also labelled as the propensity to commit a crime) is the root cause of all criminal offending; f) they are unable to establish a combination of personality traits that would predict and identify individuals likely to commit a white-collar crime with the variables selected [261, p.189-193; 262, p.148-152; 266, p.20-22; 267, p.25-33; 268, p.13-27; 269, p.28-37].

3. We denied the standard assumption according to which individuals who commit white-collar crimes are rational decision-makers. The decision to perpetrate a white-collar crime is an irrational one, which means that it is based on intuition rather than on rational choice. Intuition is considered to be the core of irrational decisions in white-collar crimes perpetrating, and it is based on the social experience accumulated during the life of a concrete person. Therefore, decisions to perpetrate a white-collar crime are made especially challenging under conditions of uncertainty, where it is difficult to foresee the consequences or outcomes of events with clarity [261, p.189-193; 262, p.148-152; 258, p.181-182; 259, p.187-188; 270, p.156-169].

4. We proved the prevalence of Irrational Theory in explanation of white-collar offender's behavior by obtaining the following answers to the question of which option a white-collar offender thinks prior to the perpetration of an offence: a manager who thinks of perpetration of a white-collar crime at his workplace, would do so as a result of his impulse to use the opportunity and to make money by perpetrating the offence; a manager would perpetrate an offence at his workplace, after he has analyzed rationally the meaning of perpetration of the offence and considered all the implications and outcomes [268, p.13-27; 264, p.193-206; 270, p.156-169].

5. We demonstrated that during the perpetrating an offence the manager is appreciating his criminal activity in function of the amount of assets illegally gained on his workplace (the absolute majority). The amount of assets that white-collar offenders have accumulated during their life was found as the crucial criterion for decision-making in the case of a white-collar crime perpetrating. In such a manner, a manager who has accumulated assets during his life

is considering that a white-collar crime wasn't perpetrated if the total amount of the illegal gain does not exceed the level of 20%. The reason for perpetration of a white-collar offence stems from the satisfaction a criminal would have from the financial gain as a result of the perpetration of the offence and the *"appetite would continue to grow"* [260, p.196; 263, p.397-400; 264, p.193-206; 268, p.13-27; 270, p.156-169].

6. We conclude that the social-cultural dependency is considered to be the crucial one during the formation of the intellectual potentiality of the white-collar offender. A cultural reliance between a potential white-collar offender who commits a criminal act and his propensity to a deviant misbehavior has been demonstrated in the realm of the organizational environment, by means of identification of his personality traits and his decision-making within same defined culture [264, p.193-206; 270, p.156-169].

II. Recommendations:

1. ***Scientific proposal:*** *to recognize the achievements of Criminology as the core in analysis, prediction and prevention of white-collar criminality.* Legal knowledge itself is not a sufficient. *Science concerning the criminal behavior* in criminology comes to compensate the field of study concerning the phenomenon of white-collar criminality. This domain of criminology deals with how clearly and precisely an offender formulates his concepts and makes own decisions during committing of a crime, how carefully and systematically he makes his choice to perpetrate a crime, and how rigorously he reasons from existing information to criminal conclusions [265, p.125-128; 266, p.19-26].

2. ***Scientific proposal:*** *to accept our criminological definition of white-collar crime* as an intentional, profit-driven, non-violent, illegal act (action or omission), prohibited by Criminal law, expressed in illegal financial acts, deceitful or dishonest business, deceitful practices or abuses of state power, committed by a corporate entity or an individual who is using his occupational status, special knowledge or technical competences for illegal financial gain, which has provoked harm (damages, losses, feeling of distrust etc.) or has created a real risk of harm occurrence in public or private sector [263, p.397-400; 266, p.19-26; 268, p.13-27].

3. ***Scientific proposal:*** *to recognize the past personality social experience (including job experience) the core of the future white-collar misbehavior of this person*. The same rule will be applied in the case when a decision concerning the perpetration of a criminal act is taken. Such decisions are performed under the influence of past experience as well as the specific personality traits which determine his behavior. There is an assumption of stable

preferences: *decisions made in the past, impact the decision-making process in the present* [263, p.397-400; 264, p.193-206; 267, p.25-33].

4. ***Empirical proposal:*** *The Pentagram Model.* Our scientific contribution strongly recommended for the process of reducing of white-collar criminality can be expressed in *the Pentagram Model*, which represents an integrative model to for a decrease and/or prevention of white-collar crimes and includes a conceptualization of several directions of white-collar criminality reduction by means of creation of a new concept of tender organizing and management; by means of a New Bill for Ethics (for the State of Israel); by means of a comprehensive whistleblower protection policy; as well as by means of pre-employment tests of the potential candidates on positions of trust [259, p.184-189; 260, p.190-197].
5. ***Empirical proposal:*** *Proposal to recognize the pre-employment tests as a valid method of white-collar criminality reduction in the Penal politics of the Republic of Moldova and the State of Israel.* Reducing white-collar criminality on the base of Irrational Theory postulations can be obtained only by elaboration of a new form of a pre-employment test, as the most efficient way of avoiding white-collar crimes in a company is to not have any white-collar offenders in the organization. Discovering patterns that reflect a predisposition to engage in white-collar crimes can be useful in the hiring process. The personality characteristics of the offender, especially, the problem of his decision-making process (risk-taking and risk-averting decisions), must be submitted to a full survey in order to prevent infiltration of potential criminals to the occupation of public trust jobs in organizations. Advanced analytics proposed by the criminal behavior approach may help companies to be more predictive in identifying trends and patterns indicative of white-collar crime risk that are not otherwise easily discernible [264, p.193-206].
6. ***Empirical proposal:*** *Recommending* of the methodology for the earlier reducing of white-collar criminality at workplace of *"personality coefficient"* of the potential offender in the realm of the scale of pre-employment test, where the likelihood of success in perpetrating a white-collar crime will be calculated in the base of the Irrational Choice Theory, confirmed by our own investigations, as the method of white-collar criminality reduction in the Penal politics of the Republic of Moldova and the State of Israel. *Calculating of „personality coefficient"* in the base of the existing behavioral parameters that would assist the irrational model in decision making, presented as an innovative and leading model in the field of white-collar criminality forecasting and reducing. Such original technique (Scale) to reduce white-collar crimes during the hiring process can be entitled as the method of

"personality coefficient", it helps to detect the potential dangerous personality of the potential employee, who, at first sight, can be comprehended as a successful future leader. This scale is built in the base of *the formula of probability of white-collar perpetration which is conditioned by the personal characteristic features of the offender*. As a result, there can be formulated two conclusions:

(1) when the result obtained by means of this formula (the total score) exceeds the parameter of **Pt > 0.6** – there is strongly recommended to hire a certain person as a potential employee for the organization;

(2) when the result obtained by means of this formula (the total score) is under (is lesser) the parameter **Pt < 0.6** – there is strongly recommended not to hire a certain person as a potential employee for the organization [264, p.193-206].

Tendencies in the future scientific research. Regarding this study, two directions of further study are strongly recommended, that relate to neglected fields of research:

- *The phenomenon of white-collar criminality in women* it is recommended to perform multiple future studies on the subject of white-collar criminality perpetrated by female offenders, due to an increase in amount of female offences in the last two decades and due to a fact that this field in a criminological aspect is relatively neglected. Especially, as it is confirmed by the judicial practice and scientific studies, 59% of embezzlements in the world are perpetrated by men and 41% by women.
- *The phenomenon of white-collar criminality under the aspects of psychopathy* it is necessary to invest in studies to examine this criminal aspect in male and female white-collar offenders under the perspective of psychopathological personality traits. Psychopathic personality traits are related to white-collar offending. Unfortunately, but *it is easy to mistake psychopathic traits for specific leadership traits.* Psychopathic white-collar offenders' *high in conscientiousness* prefer planned rather than spontaneous behavior and are able to effectively control and regulate their impulses by keeping their behavior in check, controlling their destructive impulses, and preventing detection.

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APPENDICIES

APPENDIX NO. 1

ANONYMOUS TENDER QUESTIONNAIRE IN ORGANIZATIONS

Stage	Subject	Question	Yes	No	Maybe
1.	**Formulation of values, procedures and policy in conducting of tenders**	Is there an organizational policy for conducting of tenders in ethical and legal manner?			
		Is the ethical and legal policy in conducting of tenders supported by management levels and resources?			
		Does the responsibility for implementation of this policy lie in the hands of the Board?			
2.	**Implementation of behavior code in tenders**	Have rules of conducting of tenders been defined in the organization?			
		Do the rules of organizing relate to acts of corruption in tenders such as: giving preference to a factor as a result of threats, benefits or giving or receiving of money or presents to governmental or private factors?			
		Does a violation of behavior code include an appropriate response of the organization?			
3.	**Employees' conduct**	Are there instructions and performance control over rules of organizing "clean" tenders and rewards/awards?			
		Is there an ethics code of not taking measures against tenders coordinators that would refuse to act in a non-ethical way, even if the meaning is damaging of the performance of a company?			
		Have the rules of behavior in tenders been formulated with the relevant employees and in cooperation with other interested parties?			
4.	**Awareness of the criminal aspect in conduct of tenders**	Do the rules of behavior in an organization relate to the overall risks of corruption in conducting of tenders?			
		Do these rules relate to corruption risks of partners of the company, suppliers, salespeople who operate in its name as well as organizations it is partner in?			
5.	**Internal and external behavior of tenders' operators**	Are all tender organizers and employees of the organization aware of the policy and ethical behavior rules against corruption risks? Is the subject communicated in the organization and is being proactively updated?			
		Does the organization inform external interested parties on rules of behavior against corruption risks in tenders that are mandatory in your organization?			
		Does the organization conduct a dialogue with external interested parties (suppliers, clients, partners and others) in order to receive information regarding possible violation of rules of behaviors in tenders on the part of organization's employees?			

6.	**Routing and study of tenders' operators.**	Is there a different relation in routing and learning regarding: tenders organizers, managers, the Board, salespeople, partners and suppliers?			
		Is there a study and training program of ethics that is incorporated in the current trainings of the organization?			
		Are there accessible and anonymous mechanisms in the organization, which the employees can consult or pose concerns regarding unethical behavior in conducting of tenders?			
7.	**Control of tenders**	Is the control system of the organization obligates a current examination of purchasing and tenders?			
		Is there an instruction in the organization that obligates a proper presentation and documentation of all tenders and transactions and the financial information of the company?			
		Is the internal control in the organization effectively focused on the recognition of instances of violation and corruption in conducting of tenders and transactions?			
8.	**Tenders' supervision**	Does the organization follow on and supervises the progress of tender procedures?			
		Does the top management continuously report to the Board on results of significant tenders?			
		Does the Board examine independently the execution of tenders and transactions procedure and reports on it to shareholders?			
9.	**Adequacy control**	Is there an external and independent factor that criticizes conducting of tenders and examines the meeting of terms set forth by the organization and included in the Tender Obligation Law and its rulings?			
		Does the Board report to the public on the findings of external supervision?			

APPENDIX No 2

DECISION MAKING PROCESS AND PERSONALITY TRAITS
(Anonymous questionnaire)

Part A: Decision making questionnaire

**Circle out the answer you choose*

1. Choose between:
- ☐ A certain gain of 25,000$.
- ☐ A 25% chance to gain 200,000$ and a 75% chance to gain nothing.

2. Choose between:
- ☐ A certain loss of 25,000$.
- ☐ A 75% chance to lose 500,000$ and a 25% chance to lose nothing.

3. To your opinion, which option does a white-collar offender think about prior to his perpetrating an offence (you can mark more than one answer):
- ☐ That he would get caught.
- ☐ The *"disgrace"* after the deed is out.
- ☐ Severity of the punishment.
- ☐ Thinks of nothing besides perpetration of the offence – as *"getting caught would not happen to me"*.

4. Consider the next two-stage game:
- ☐ In the first stage, there is a 90% chance to finish the game without any gain and a 10% chance to proceed to the next stage. You must decide if you participate in it before the game opens; which means, before the outcome of the first stage is known.
- ☐ If you get to the second stage you can chose between:
  - A certain gain of 50,000$.
  - An 80% chance of gaining 100,000$.

5. To your opinion, if a manager considers a perpetration of a fraud or financial scam offence (white-collar offence) in his workplace, he would do so due to:
- ☐ The impulse he has as he has the opportunity to perpetrate the crime and gain money.
- ☐ He would perpetrate the crime after rationally analyzing and considering all the implications and outcomes.

6. Imagine that you have decided to gamble and lost 30,000$. You have an urge to go on and gamble but you find out that you have only 5,000$ left. Would you be willing to go on and gamble?
- ☐ Yes.
- ☐ No.

7. What would you prefer?
- ☐ To gain 50,000$ with an 80% probability.
- ☐ To gain 25,000$ with a 100% certainty.

8. Which of the following options would constitute a consideration of a manager to commit a financial white-collar offence? *(The scope of financial assets he has accumulated throughout his life is worth a million dollars and if he is to perpetrate a financial offence he would have an addition of 200,000$).*
- ☐ The amount of financial assets is <u>not</u> relevant and still he would commit the offence.
- ☐ The amount of financial assets is <u>indeed</u> relevant and he would not commit the offence.

9. You have received beyond what you already have a sum of 20,000. Now you can choose between:
- ☐ A 50% probability to lose 100,000$.
- ☐ To certainly lose 50,000$.

Part B: Personality traits questionnaire

**Consider about yourself and circle out the correct option*

	Agree a lot	**Agree a little**	**Neutral**	**Disagree a little**	**Disagree a lot**
I like to talk much	5	4	3	2	1
I tend to find flaws in others.	5	4	3	2	1
I do a thorough job.	5	4	3	2	1
I am depressive, dispirited.	5	4	3	2	1
I am original, invents new ideas.	5	4	3	2	1
I am reserved, self-controlled.	5	4	3	2	1
I help and not selfish towards others.	5	4	3	2	1
I can be a bit sloppy.	5	4	3	2	1
I am calm; I can deal well with pressure.	5	4	3	2	1
I am curious about many different things.	5	4	3	2	1
I am full of energy.	5	4	3	2	1
I pick up fights with others.	5	4	3	2	1
I am a trustworthy employee.	5	4	3	2	1
I can be stressed.	5	4	3	2	1
I am sophisticated, deep-thinking.	5	4	3	2	1
I create much enthusiasm amongst others.	5	4	3	2	1
I have a forgiving nature.	5	4	3	2	1
I tend to be disorganized.	5	4	3	2	1
I worry much.	5	4	3	2	1
I have an active imagination.	5	4	3	2	1
I tend to be calm and relaxed.	5	4	3	2	1
I usually believe; I am not suspicious.	5	4	3	2	1
I tend to be lazy.	5	4	3	2	1
I am emotionally stable, not easy to be irritated.	5	4	3	2	1
I am innovative.	5	4	3	2	1
I have an assertive personality.	5	4	3	2	1
I can be cold and unfriendly.	5	4	3	2	1
I persist until the task is complete.	5	4	3	2	1
I can be upset.	5	4	3	2	1
I appreciate artistic, aesthetic experiences.	5	4	3	2	1
I am occasionally shy, introverted.	5	4	3	2	1
I am nice and considerate almost to everyone.	5	4	3	2	1
I do things effectively.	5	4	3	2	1
I remain calm in stressful situations.	5	4	3	2	1
I prefer routine work.	5	4	3	2	1
I am friendly.	5	4	3	2	1
I am occasionally rude to others.	5	4	3	2	1
I make a plan and proceed with it till the end.	5	4	3	2	1
I become tense easily.	5	4	3	2	1
I like to ponder, play with ideas.	5	4	3	2	1
I have little artistic interest.	5	4	3	2	1
I like to cooperate with others.	5	4	3	2	1
I am easy to be distracted.	5	4	3	2	1
I am sophisticated in art, music and literature.	5	4	3	2	1
Politically I am a liberal.	5	4	3	2	1

Questionnaire items according to subjects/dimensions

Subject/dimension	Personal details	Items (questions) in the research questionnaire
Socio-demographic data and satisfaction with the environment, the financial situations, needs	Personal details	
The reason a white-collar offender would risk his position in perpetrating an offence	Personal details	
Deterrence	Part A	3
Intuitive/Rational decision for perpetration of a white-collar offender?	Part A	5
Psychophysical consideration for perpetration of a white-collar crime	Part A	8
Risk-averting/Risk-taking	Part A	1,3,4,6,7,9
Extroversion	Part B	1, 6R, 21R, 16 , 11, 26, 31R, 36,
Agreeability	Part B	2R, 7, 12R, 17 ,22, 27R, 32, 37R, 42
Conscientiousness	Part B	3, 8R 13, 18R, 23R, 28, 33, 38, 43R
Neuroticism	Part B	4, 9R, 14,19, 24R, 29, 34R, 39
Openness	Part B	5, 10, 15, 20, 25, 30, 35R, 40, 41R, 44

APPENDIX No 3

HYPOTHESIS RESULTS FOR MOLDOVA AND ISRAEL

Table 3.1.

Reliability test -Cronbach Coefficient Alpha with Deleted Variable

Extroversion

Israel A control group non offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.706076
Standardized	0.704025

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b16	0.474663	0.655721	0.469726	0.652555
b11	0.526782	0.621301	0.524738	0.618329
b26	0.581669	0.582863	0.575584	0.585587
b36	0.392775	0.697625	0.392548	0.698520

Extroversion

Moldova A control group non offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.492269
Standardized	0.497045

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b16	0.383361	0.331284	0.390664	0.329727
b11	0.241696	0.459437	0.246296	0.465518
b26	0.356272	0.351117	0.353478	0.366205
b36	0.185745	0.522452	0.183623	0.519724

Extroversion

Moldova- theft offenders control group

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.641558
Standardized	0.641960

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b16	0.548352	0.484645	0.541841	0.484786
b11	0.311079	0.640928	0.317314	0.644288
b26	0.445602	0.558459	0.439501	0.560595
b36	0.398490	0.589592	0.397353	0.590286

Extroversion

Israel White-collar offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.679131
Standardized	0.691024

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b16	0.667126	0.487467	0.674357	0.490183
b11	0.532664	0.566939	0.549069	0.577490
b26	0.384486	0.666417	0.389935	0.678541
b36	0.309590	0.712947	0.313428	0.723391

Extroversion

Moldova White-collar offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.650288
Standardized	0.649888

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b16	0.537331	0.498690	0.547758	0.496394
b11	0.399054	0.603303	0.388521	0.610025
b26	0.481233	0.550218	0.463529	0.558049
b36	0.320432	0.657260	0.329112	0.649293

Agreeability

Israel A control group non offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.669413
Standardized	0.664951

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b7	0.205645	0.676673	0.215140	0.673904
br_12	0.399712	0.628275	0.377526	0.628462
b17	0.481096	0.603679	0.494212	0.593522
br_27	0.437099	0.617779	0.427973	0.613596
b32	0.333264	0.646870	0.333543	0.641129
br_37	0.472511	0.603936	0.452065	0.606369
b42	0.318225	0.650065	0.324559	0.643683

Agreeability

Moldova A control group non offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.513282
Standardized	0.520546

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b7	0.282836	0.468699	0.292095	0.466042
br_12	0.280436	0.460676	0.272358	0.474457
b17	0.249115	0.475643	0.259051	0.480077
br_27	0.140866	0.517911	0.126397	0.533855
b32	0.266095	0.467397	0.287114	0.468174
br_37	0.205784	0.496735	0.201181	0.504037
b42	0.345639	0.428530	0.352325	0.439784

Agreeability

Moldova- theft offenders control group

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.685807
Standardized	0.686368

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b7	0.369794	0.658458	0.372389	0.658173
br_12	0.112758	0.714354	0.113753	0.723769
b17	0.480593	0.626456	0.488915	0.625863
br_27	0.468984	0.630795	0.464561	0.632763
b32	0.594095	0.609629	0.592324	0.595683
br_37	0.472373	0.628216	0.454801	0.635506
b42	0.307319	0.674435	0.310150	0.674714

Agreeability

Israel White-collar offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.664551
Standardized	0.691007

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b7	0.231087	0.669921	0.259255	0.693467
br_12	0.296430	0.649695	0.280580	0.688078
b17	0.547711	0.571731	0.565856	0.610512
br_27	0.289557	0.668717	0.295067	0.684385
b32	0.552847	0.597718	0.542002	0.617400
br_37	0.401405	0.621681	0.423126	0.650616
b42	0.438374	0.617009	0.451191	0.642939

Agreeability

Moldova White-collar offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.700392
Standardized	0.706277

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b7	0.415802	0.666136	0.409032	0.674820
br_12	0.374819	0.676030	0.375850	0.683232
b17	0.199760	0.724138	0.213116	0.722648
br_27	0.671725	0.591754	0.673963	0.602885
b32	0.168191	0.728343	0.174470	0.731572
br_37	0.572939	0.624832	0.572092	0.631569
b42	0.544863	0.631819	0.538792	0.640664

Conscientiousness

Israel A control group non offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.648564
Standardized	0.668883

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b3	0.457014	0.595531	0.488209	0.609876
br_8	0.308477	0.625786	0.292378	0.653188
b13	0.230667	0.640543	0.245100	0.663125
br_18	0.330435	0.625247	0.317050	0.647924
br_23	0.319907	0.624355	0.310238	0.649383
b28	0.269155	0.633240	0.303965	0.650722
b33	0.398532	0.617101	0.405571	0.628582
b38	0.402801	0.604603	0.427516	0.623677
br_43	0.322189	0.623065	0.309029	0.649641

Conscientiousness

Moldova A control group non offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.598475
Standardized	0.616865

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b3	0.410299	0.545043	0.449787	0.549013
br_8	0.402093	0.531892	0.395872	0.563484
b13	0.285493	0.572401	0.302615	0.587722
br_18	0.266044	0.575365	0.259707	0.598543
br_23	0.281246	0.571201	0.277314	0.594127
b28	0.246553	0.580461	0.235157	0.604642
b33	0.354360	0.559534	0.367369	0.570998
b38	0.218524	0.588345	0.253990	0.599969
br_43	0.181062	0.597862	0.163094	0.622162

Conscientiousness

Moldova- theft offenders control group

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.634332
Standardized	0.641176

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b3	0.401498	0.587178	0.398240	0.594548
br_8	-.008013	0.674742	-.021082	0.688354
b13	0.356497	0.598901	0.351399	0.605896
br_18	0.479642	0.557494	0.466247	0.577665
br_23	0.388646	0.586175	0.377659	0.599562
b28	0.381364	0.590634	0.400328	0.594037
b33	0.297692	0.613021	0.315870	0.614352
b38	0.384440	0.593350	0.402394	0.593531
br_43	0.216441	0.637663	0.219167	0.636722

Conscientiousness

Israel White-collar offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.773561
Standardized	0.782166

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b3	0.540199	0.740653	0.568676	0.746554
br_8	0.512774	0.746836	0.503218	0.756102
b13	0.264229	0.774978	0.275820	0.787585
br_18	0.632629	0.720933	0.601713	0.741651
br_23	0.602490	0.727980	0.595524	0.742574
b28	0.451178	0.754379	0.473125	0.760417

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b33	0.501331	0.752954	0.544325	0.750132
b38	0.390663	0.762135	0.404376	0.770103
br_43	0.305396	0.777390	0.254244	0.790440

Conscientiousness

Moldova White-collar offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.616230
Standardized	0.615228

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b3	0.339918	0.577082	0.346896	0.574262
br_8	0.354290	0.576806	0.332845	0.577918
b13	0.271245	0.594744	0.268834	0.594290
br_18	0.120943	0.631910	0.123261	0.629822
br_23	0.465367	0.536951	0.457907	0.544570
b28	0.346676	0.574783	0.331346	0.578307
b33	0.308749	0.585722	0.329711	0.578731
b38	0.362510	0.572284	0.363325	0.569958
br_43	0.141585	0.627612	0.145637	0.624511

Neuroticism

Israel A control group non offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.584189
Standardized	0.589023

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b4	0.244767	0.578654	0.221920	0.598696
br_9	0.269564	0.564522	0.320909	0.547172
b14	0.420327	0.481355	0.394529	0.506653
b29	0.405239	0.491395	0.383876	0.512635
br_34	0.382664	0.512949	0.412448	0.496500

Neuroticism

Moldova A control group non offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.542325
Standardized	0.524248

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b4	0.608460	0.217482	0.625874	0.234571
br_9	0.333383	0.477751	0.301723	0.461736
b14	0.403898	0.430546	0.384086	0.408535
b29	0.167984	0.555544	0.151543	0.551346
br_34	0.077801	0.604796	0.062419	0.600233

Neuroticism

Moldova- theft offenders control group

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.669683
Standardized	0.662455

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b4	0.553531	0.552086	0.555113	0.543503

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
br_9	0.679660	0.483425	0.661537	0.488534
b14	0.529566	0.570072	0.527088	0.557427
b29	0.270274	0.675744	0.273074	0.673643
br_34	0.141566	0.742435	0.125604	0.733310

Neuroticism

Israel White-collar offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.576696
Standardized	0.578804

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b4	0.249957	0.566045	0.216033	0.588032
br_9	0.244488	0.569947	0.282414	0.553043
b14	0.313685	0.535925	0.300222	0.543392
b29	0.501709	0.410565	0.501468	0.426272
br_34	0.398507	0.500876	0.397777	0.488499

Neuroticism

Moldova White-collar offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.551359
Standardized	0.548472

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b4	0.425892	0.417253	0.420477	0.424976
br_9	0.179125	0.572728	0.171184	0.571766

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b14	0.496333	0.380482	0.486577	0.381829
b29	0.170846	0.570808	0.174586	0.569925
br_34	0.325235	0.493131	0.329224	0.481566

Openness

Israel A control group non offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.670687
Standardized	0.681010

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b5	0.492947	0.604168	0.506367	0.613130
b10	0.324448	0.650159	0.333367	0.661769
b15	0.238557	0.670457	0.245425	0.684994
b20	0.476537	0.606690	0.488673	0.618289
b25	0.492233	0.604191	0.498150	0.615531
br_35	0.256892	0.685890	0.257060	0.681977
b40	0.430986	0.621311	0.412514	0.640011

Openness

Moldova A control group non offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.700259
Standardized	0.690965

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b5	0.095542	0.733638	0.091299	0.733977

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b10	0.484702	0.647054	0.465846	0.638830
b15	0.316263	0.689361	0.313066	0.679709
b20	0.407394	0.668931	0.407853	0.654694
b25	0.432146	0.660906	0.434859	0.647360
br_35	0.530561	0.630474	0.538618	0.618308
b40	0.597514	0.612600	0.583039	0.605439

Openness

Moldova- theft offenders control group

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.781831
Standardized	0.784485

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b5	0.574999	0.743077	0.578477	0.743541
b10	0.682007	0.720473	0.680013	0.722739
b15	0.069957	0.822592	0.098295	0.830777
b20	0.617647	0.731100	0.608658	0.737448
b25	0.663531	0.731750	0.653394	0.728276
br_35	0.590194	0.742987	0.581319	0.742970
b40	0.437837	0.767295	0.421900	0.773958

Openness

Israel White-collar offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.764882
Standardized	0.789240

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b5	0.488035	0.735694	0.509027	0.763693
b10	0.560630	0.732231	0.562674	0.753338
b15	0.585258	0.718485	0.601728	0.745655
b20	0.497607	0.733290	0.518339	0.761912
b25	0.556178	0.722369	0.551818	0.755452
br_35	0.267263	0.800007	0.278095	0.805717
b40	0.610622	0.707308	0.604504	0.745104

Openness

Moldova White-collar offenders

Cronbach Coefficient Alpha	
Variables	Alpha
Raw	0.722371
Standardized	0.737435

Cronbach Coefficient Alpha with Deleted Variable				
Deleted Variable	Raw Variables		Standardized Variables	
	Correlation with Total	Alpha	Correlation with Total	Alpha
b5	0.275137	0.727334	0.295491	0.740981
b10	0.623301	0.648719	0.610498	0.668019
b15	0.284929	0.720193	0.308590	0.738147
b20	0.401685	0.697899	0.366405	0.725437
b25	0.570848	0.671652	0.576540	0.676380
br_35	0.492110	0.684230	0.480034	0.699476
b40	0.502393	0.672102	0.535799	0.686250

Table 3.2

Personality variable results in Moldavian and Israeli population obtained in the base of questionnaire

Personality variable					
Population Group	**Extroversion**	**Agreeability**	**Conscientiousness**	**Neuroticism**	**Openness**
Israel non- offenders	0.669413	0.669413	0.648564	0.584189	0.670687
Moldova non- offenders	0.513282	0.513282	0.648564	0.542325	0.700259
Moldova theft offenders	0.685807	0.685807	0.634332	0.669683	0.781831
Israel WCC offenders	0.664551	0.664551	0.773561	0.576696	0.764882
Moldova WCC offenders	0.700392	0.700392	0.616230	0.551359	0.722371

Table 3.3

Description of the Questionnaire of traits

(Descriptive statistics (frequency tables and percentages) to all the questions in the questionnaire)

	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Israel non offenders A control group	98	30.82	98	30.82
Moldova A control group non offenders	60	18.87	158	49.69
Moldova- theft offenders control group	41	12.89	199	62.58
Israel White-collar offenders	72	22.64	271	85.22
Moldova White-collar offenders	47	14.78	318	100.00

Gender	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	154	63.37	154	63.37
2	89	36.63	243	100.00

Frequency Missing = 75

Age	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	45	18.22	45	18.22
2	129	52.23	174	70.45
3	73	29.55	247	100.00

Frequency Missing = 71

Marital status	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	139	67.80	139	67.80
2	44	21.46	183	89.27
3	22	10.73	205	100.00

Frequency Missing = 113

Education	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	23	9.50	23	9.50
2	79	32.64	102	42.15
3	140	57.85	242	100.00

Frequency Missing = 76

Country of birth of Father	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	25	26.88	25	26.88
2	29	31.18	54	58.06
3	12	12.90	66	70.97
4	1	1.08	67	72.04
5	24	25.81	91	97.85
6	2	2.15	93	100.00

Frequency Missing = 225

Country of birth of Mother	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	19	19.59	19	19.59
2	36	37.11	55	56.70
3	14	14.43	69	71.13
4	2	2.06	71	73.20
5	25	25.77	96	98.97
6	1	1.03	97	100.00

Frequency Missing = 221

Income	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	11	29.73	11	29.73
2	21	56.76	32	86.49
3	5	13.51	37	100.00

Frequency Missing = 281

Economy	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	6	16.22	6	16.22
2	19	51.35	25	67.57
3	8	21.62	33	89.19
4	4	10.81	37	100.00

Frequency Missing = 281

Need	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	40	44.44	40	44.44
2	15	16.67	55	61.11
3	10	11.11	65	72.22
4	2	2.22	67	74.44
5	23	25.56	90	100.00

Frequency Missing = 228

Army	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	13	38.24	13	38.24
2	21	61.76	34	100.00

Frequency Missing = 284

Risk	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	35	35.35	35	35.35
2	4	4.04	39	39.39
3	6	6.06	45	45.45
4	54	54.55	99	100.00

Frequency Missing = 219

a1	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	249	81.91	249	81.91
2	55	18.09	304	100.00

Frequency Missing = 14

a2	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	114	38.00	114	38.00
2	186	62.00	300	100.00

Frequency Missing = 18

a3	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	74	28.14	74	28.14
2	29	11.03	103	39.16
3	63	23.95	166	63.12
4	97	36.88	263	100.00

Frequency Missing = 55

a4	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	193	64.77	193	64.77
2	105	35.23	298	100.00

Frequency Missing = 20

a5	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	184	61.54	184	61.54
2	115	38.46	299	100.00

Frequency Missing = 19

a6	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	71	23.51	71	23.51
2	231	76.49	302	100.00

Frequency Missing = 16

a7	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	84	28.57	84	28.57
2	210	71.43	294	100.00

Frequency Missing = 24

a8	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	113	37.29	113	37.29
2	190	62.71	303	100.00

Frequency Missing = 15

a9	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	176	58.67	176	58.67
2	124	41.33	300	100.00

Frequency Missing = 18

b1	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	35	11.08	35	11.08
2	45	14.24	80	25.32
3	62	19.62	142	44.94
4	79	25.00	221	69.94
5	95	30.06	316	100.00

Frequency Missing = 2

b2	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	39	12.34	39	12.34
2	49	15.51	88	27.85
3	95	30.06	183	57.91
4	88	27.85	271	85.76
5	45	14.24	316	100.00

Frequency Missing = 2

b3	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	2	0.64	2	0.64
2	9	2.87	11	3.50
3	34	10.83	45	14.33
4	130	41.40	175	55.73
5	139	44.27	314	100.00

Frequency Missing = 4

b4	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	121	38.66	121	38.66
2	50	15.97	171	54.63
3	69	22.04	240	76.68
4	46	14.70	286	91.37
5	27	8.63	313	100.00

Frequency Missing = 5

b5	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	7	2.23	7	2.23
2	17	5.41	24	7.64
3	69	21.97	93	29.62
4	135	42.99	228	72.61
5	86	27.39	314	100.00

Frequency Missing = 4

b6	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	34	10.76	34	10.76
2	47	14.87	81	25.63
3	103	32.59	184	58.23
4	77	24.37	261	82.59
5	55	17.41	316	100.00

Frequency Missing = 2

b7	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	6	1.90	6	1.90
2	7	2.22	13	4.13
3	44	13.97	57	18.10
4	125	39.68	182	57.78
5	133	42.22	315	100.00

Frequency Missing = 3

b8	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	59	18.85	59	18.85
2	62	19.81	121	38.66
3	108	34.50	229	73.16
4	70	22.36	299	95.53
5	14	4.47	313	100.00

Frequency Missing = 5

b9	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	6	1.90	6	1.90
2	26	8.25	32	10.16
3	54	17.14	86	27.30
4	136	43.17	222	70.48
5	93	29.52	315	100.00

Frequency Missing = 3

b10	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	1	0.32	1	0.32
2	8	2.53	9	2.85
3	60	18.99	69	21.84
4	107	33.86	176	55.70
5	140	44.30	316	100.00

Frequency Missing = 2

b11	Frequency	Percent	Cumulative Frequency	Cumulative Percent
2	14	4.43	14	4.43
3	45	14.24	59	18.67
4	125	39.56	184	58.23
5	132	41.77	316	100.00

Frequency Missing = 2

b12	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	113	35.87	113	35.87
2	58	18.41	171	54.29
3	85	26.98	256	81.27
4	49	15.56	305	96.83
5	10	3.17	315	100.00

Frequency Missing = 3

b13	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	3	0.95	3	0.95
2	3	0.95	6	1.90
3	28	8.86	34	10.76
4	102	32.28	136	43.04
5	180	56.96	316	100.00

Frequency Missing = 2

b14	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	9	2.95	9	2.95
2	42	13.77	51	16.72
3	85	27.87	136	44.59
4	105	34.43	241	79.02
5	64	20.98	305	100.00

Frequency Missing = 13

b15	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	3	0.95	3	0.95
2	7	2.22	10	3.17

b15	Frequency	Percent	Cumulative Frequency	Cumulative Percent
3	63	20.00	73	23.17
4	139	44.13	212	67.30
5	103	32.70	315	100.00

Frequency Missing = 3

b16	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	2	0.63	2	0.63
2	16	5.06	18	5.70
3	82	25.95	100	31.65
4	125	39.56	225	71.20
5	91	28.80	316	100.00

Frequency Missing = 2

b17	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	9	2.85	9	2.85
2	19	6.01	28	8.86
2.5	1	0.32	29	9.18
3	48	15.19	77	24.37
4	119	37.66	196	62.03
5	120	37.97	316	100.00

Frequency Missing = 2

b18	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	68	22.08	68	22.08
2	68	22.08	136	44.16
3	85	27.60	221	71.75
4	70	22.73	291	94.48
5	17	5.52	308	100.00

Frequency Missing = 10

b19	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	8	2.57	8	2.57
2	44	14.15	52	16.72

b19	Frequency	Percent	Cumulative Frequency	Cumulative Percent
3	74	23.79	126	40.51
4	96	30.87	222	71.38
5	89	28.62	311	100.00

Frequency Missing = 7

b20	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	5	1.58	5	1.58
2	13	4.11	18	5.70
3	70	22.15	88	27.85
4	115	36.39	203	64.24
5	113	35.76	316	100.00

Frequency Missing = 2

b21	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	24	7.62	24	7.62
2	45	14.29	69	21.90
3	76	24.13	145	46.03
4	96	30.48	241	76.51
5	74	23.49	315	100.00

Frequency Missing = 3

b22	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	26	8.28	26	8.28
2	63	20.06	89	28.34
3	66	21.02	155	49.36
4	99	31.53	254	80.89
5	60	19.11	314	100.00

Frequency Missing = 4

b23	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	91	29.35	91	29.35
2	59	19.03	150	48.39
3	76	24.52	226	72.90

b23	Frequency	Percent	Cumulative Frequency	Cumulative Percent
4	60	19.35	286	92.26
5	24	7.74	310	100.00

Frequency Missing = 8

b24	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	11	3.51	11	3.51
2	33	10.54	44	14.06
3	84	26.84	128	40.89
3.5	1	0.32	129	41.21
4	104	33.23	233	74.44
5	80	25.56	313	100.00

Frequency Missing = 5

b25	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	4	1.27	4	1.27
2	14	4.44	18	5.71
3	71	22.54	89	28.25
4	118	37.46	207	65.71
4.5	1	0.32	208	66.03
5	107	33.97	315	100.00

Frequency Missing = 3

b26	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	4	1.27	4	1.27
2	15	4.75	19	6.01
3	79	25.00	98	31.01
4	122	38.61	220	69.62
4.5	1	0.32	221	69.94
5	95	30.06	316	100.00

Frequency Missing = 2

b27	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	55	17.63	55	17.63
2	45	14.42	100	32.05
3	91	29.17	191	61.22
4	88	28.21	279	89.42
5	33	10.58	312	100.00

Frequency Missing = 6

b28	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	2	0.64	2	0.64
2	9	2.87	11	3.50
3	61	19.43	72	22.93
4	113	35.99	185	58.92
5	129	41.08	314	100.00

Frequency Missing = 4

b29	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	19	6.09	19	6.09
2	48	15.38	67	21.47
3	65	20.83	132	42.31
4	116	37.18	248	79.49
5	64	20.51	312	100.00

Frequency Missing = 6

b30	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	14	4.52	14	4.52
2	28	9.03	42	13.55
3	110	35.48	152	49.03
4	90	29.03	242	78.06
5	68	21.94	310	100.00

Frequency Missing = 8

b31	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	24	7.67	24	7.67
2	40	12.78	64	20.45
3	83	26.52	147	46.96
4	110	35.14	257	82.11
5	56	17.89	313	100.00

Frequency Missing = 5

b32	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	4	1.28	4	1.28
2	10	3.21	14	4.49
3	85	27.24	99	31.73
4	132	42.31	231	74.04
5	81	25.96	312	100.00

Frequency Missing = 6

b33	Frequency	Percent	Cumulative Frequency	Cumulative Percent
2	2	0.64	2	0.64
3	28	8.97	30	9.62
4	159	50.96	189	60.58
5	123	39.42	312	100.00

Frequency Missing = 6

b34	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	5	1.61	5	1.61
2	30	9.65	35	11.25
3	81	26.05	116	37.30
4	118	37.94	234	75.24
5	77	24.76	311	100.00

Frequency Missing = 7

b35	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	58	18.65	58	18.65
2	69	22.19	127	40.84

b35	Frequency	Percent	Cumulative Frequency	Cumulative Percent
3	67	21.54	194	62.38
4	87	27.97	281	90.35
5	30	9.65	311	100.00

Frequency Missing = 7

b36	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	2	0.64	2	0.64
2	6	1.92	8	2.56
3	58	18.59	66	21.15
4	84	26.92	150	48.08
5	162	51.92	312	100.00

Frequency Missing = 6

b37	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	53	17.04	53	17.04
2	59	18.97	112	36.01
3	78	25.08	190	61.09
4	97	31.19	287	92.28
5	24	7.72	311	100.00

Frequency Missing = 7

b38	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	2	0.64	2	0.64
2	5	1.60	7	2.24
3	71	22.76	78	25.00
4	128	41.03	206	66.03
5	106	33.97	312	100.00

Frequency Missing = 6

b39	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	40	12.94	40	12.94
2	54	17.48	94	30.42
3	79	25.57	173	55.99

b39	Frequency	Percent	Cumulative Frequency	Cumulative Percent
4	98	31.72	271	87.70
5	38	12.30	309	100.00

Frequency Missing = 9

b40	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	7	2.26	7	2.26
2	17	5.48	24	7.74
3	91	29.35	115	37.10
3.5	1	0.32	116	37.42
4	105	33.87	221	71.29
5	89	28.71	310	100.00

Frequency Missing = 8

b41	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	50	16.13	50	16.13
2	49	15.81	99	31.94
3	89	28.71	188	60.65
4	93	30.00	281	90.65
5	29	9.35	310	100.00

Frequency Missing = 8

b42	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	3	0.97	3	0.97
2	13	4.19	16	5.16
3	66	21.29	82	26.45
4	110	35.48	192	61.94
5	118	38.06	310	100.00

Frequency Missing = 8

b43	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	49	15.81	49	15.81
2	77	24.84	126	40.65

b43	Frequency	Percent	Cumulative Frequency	Cumulative Percent
3	82	26.45	208	67.10
4	84	27.10	292	94.19
5	18	5.81	310	100.00

Frequency Missing = 8

b44	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	55	17.86	55	17.86
2	66	21.43	121	39.29
3	102	33.12	223	72.40
4	30	9.74	253	82.14
5	55	17.86	308	100.00

Frequency Missing = 10

Table 3.4

Description of Risk-taking and Risk-averting traits in population of Moldova and Israel

Frequency
Row Pct

Table of group by a1

group	a1		
	1	2	Total
Israel A control group non offenders	74	14	88
	84.09	15.91	
Moldova A control group non offenders	44	16	60
	73.33	26.67	
Moldova- theft offenders control group	39	2	41
	95.12	4.88	
Israel White-collar offenders	50	18	68
	73.53	26.47	
Moldova White-collar offenders	42	5	47
	89.36	10.64	
Total	249	55	304

Frequency Missing = 14

Frequency
Row Pct

Table of group by a2

group	a2		
	1	2	Total
Israel A control group non offenders	51	34	85
	60.00	40.00	
Moldova A control group non offenders	24	36	60
	40.00	60.00	
Moldova- theft offenders control group	1	40	41
	2.44	97.56	
Israel White-collar offenders	35	32	67
	52.24	47.76	
Moldova White-collar offenders	3	44	47
	6.38	93.62	
Total	114	186	300

Frequency Missing = 18

Frequency
Row Pct

Table of group by a3

group	a3				
	1	2	3	4	Total
Israel A control group non offenders	8	8	2	50	68
	11.76	11.76	2.94	73.53	
Moldova A control group non offenders	15	8	24	3	50
	30.00	16.00	48.00	6.00	
Moldova- theft offenders control group	20	6	15	0	41
	48.78	14.63	36.59	0.00	
Israel White-collar offenders	11	4	1	41	57
	19.30	7.02	1.75	71.93	
Moldova White-collar offenders	20	3	21	3	47
	42.55	6.38	44.68	6.38	
Total	74	29	63	97	263

Frequency Missing = 55

Frequency
Row Pct

Table of group by a4

group	a4		
	1	2	Total
Israel A control group non offenders	62	20	82
	75.61	24.39	
Moldova A control group non offenders	33	27	60
	55.00	45.00	
Moldova- theft offenders control group	24	17	41
	58.54	41.46	
Israel White-collar offenders	39	29	68
	57.35	42.65	
Moldova White-collar offenders	35	12	47
	74.47	25.53	
Total	193	105	298

Frequency Missing = 20

Frequency
Row Pct

Table of group by a5

group	a5		
	1	2	Total
Israel A control group non offenders	64	22	86
	74.42	25.58	
Moldova A control group non offenders	26	33	59
	44.07	55.93	
Moldova- theft offenders control group	21	20	41
	51.22	48.78	
Israel White-collar offenders	47	20	67
	70.15	29.85	
Moldova White-collar offenders	26	20	46
	56.52	43.48	
Total	184	115	299

Frequency Missing = 19

Frequency
Row Pct

Table of group by a6

group	a6		
	1	2	Total
Israel A control group non offenders	15	70	85
	17.65	82.35	
Moldova A control group non offenders	12	48	60
	20.00	80.00	
Moldova- theft offenders control group	10	31	41
	24.39	75.61	
Israel White-collar offenders	23	46	69
	33.33	66.67	
Moldova White-collar offenders	11	36	47
	23.40	76.60	
Total	71	231	302

Frequency Missing = 16

Frequency
Row Pct

Table of group by a7

group	a7		
	1	2	Total
Israel A control group non offenders	17	62	79
	21.52	78.48	
Moldova A control group non offenders	14	46	60
	23.33	76.67	
Moldova- theft offenders control group	20	21	41
	48.78	51.22	
Israel White-collar offenders	25	43	68
	36.76	63.24	
Moldova White-collar offenders	8	38	46
	17.39	82.61	
Total	84	210	294

Frequency Missing = 24

Frequency
Row Pct

Table of group by a8

group	a8		
	1	2	Total
Israel A control group non offenders	22	66	88
	25.00	75.00	
Moldova A control group non offenders	13	47	60
	21.67	78.33	
Moldova- theft offenders control group	19	22	41
	46.34	53.66	
Israel White-collar offenders	35	32	67
	52.24	47.76	
Moldova White-collar offenders	24	23	47
	51.06	48.94	
Total	113	190	303

Frequency Missing = 15

Frequency
Row Pct

Table of group by a9

group	a9 1	a9 2	Total
Israel A control group non offenders	46 54.12	39 45.88	85
Moldova A control group non offenders	28 47.46	31 52.54	59
Moldova- theft offenders control group	32 78.05	9 21.95	41
Israel White-collar offenders	39 57.35	29 42.65	68
Moldova White-collar offenders	31 65.96	16 34.04	47
Total	176	124	300

Frequency Missing = 18

Table 3.5

Level of Risk Results on the sample of Moldavian and Israeli Populations

Group	Number of participants	Meaning
Israeli White-collar offenders	68	3.529412
Moldova A control group non offenders	60	3.766667
Moldova White-collar offenders	47	3.617021
Moldova theft offenders control group	41	3.048780
Israeli A control group non offenders	87	4.057471

There is demonstrated the high level of risk-taking in case of the persons who are willing to take upon themselves risks for crime perpetration

Table 3.6

Analysis of Variance for Variable Risk Classified by Variable group

Group	Number	Meaning
Israeli white-collar offenders	68	3.529412
Moldova control group non- offenders	60	3.766667
Moldova white-collar offenders	47	3.617021
Moldova embezzlement offenders control	41	3.048780
Israeli control group of non-offenders	87	4.057471

Table 3.7

Analysis of Variance for Variable Risk Classified by Variable group taking into account expected and standard deviation

Group	Number	Sum of scores	Expected under H0	Standard deviation Under H0	Meaning Score
Israeli white-collar offenders	68	9886.00	10336.0	611.917402	145.382353
Moldova control group non-offenders	60	9325.00	9120.0	584.498201	155.416667
Moldova white-collar offenders	47	6870.50	7144.0	530.974089	146.180851
Moldova theft offenders control	41	4385.50	6232.0	501.703338	106.963415
Israeli control group of non-offenders	87	15589.00	13224.0	663.576380	179.183908

Table 3.8

Risk variable cross-section

Group	Number	Meaning	Standard
Israeli control group of non-offenders	87	4.06	1.35
Moldova control group non-offenders	60	3.77	1.24
Moldova theft offenders control group	41	3.05	0.97
Israeli white-collar offenders	68	3.53	1.40
Moldova white-collar offenders	47	3.62	0.8

Table 3.9

Risk variable cross-section in correlation with Tukey test

Group	Number	Meaning	Tukey Grouping	
Israeli control group of non-offenders	87	4.0575		A
Moldavian control group of non-offenders	60	3.7667		A
Moldova white-collar offenders	47	3.6170	B	A
Israeli white-collar offenders	68	3.5294	B	A
Moldavian theft offenders control group	41	3.0488	B	

There is a correlation between the criminal reason (motive) of the crime, from one side, and deterrence to perpetration of an offence, from another side; as well as between the level of rationality of the perpetrating of an offence and the capital accumulated as a consequence of the criminal thinking.

Table 3.10

Dependent Variable: ***Agreeability***

Tukey's Test Grouping	Mean	Number	Group
A	3.9954	98	Israel A control group non offenders
A	3.9105	70	Israel White-collar offenders
B	3.4736	60	Moldova A control group non offenders
B	3.4321	41	Moldova theft offenders control group
B	3.2948	47	Moldova White-collar offenders

Table 3.11

Dependent Variable: ***Conscientiousness***

Tukey's Test Grouping	Mean	Number	Group
A	4.25445	70	Israel White-collar offenders
A	4.12188	98	Israel A control group non offenders
B	3.50172	60	Moldova A control group non offenders
B	3.40650	41	Moldova offenders control group
B	3.33658	47	Moldova White-collar offenders

Table 3.12

Dependent Variable: ***Neuroticism***

Tukey's Test Grouping	Mean	Number	Group
A	3.5000	41	Moldova theft offenders control group
A	3.4000	47	Moldova White-collar offenders
B	2.7617	60	Moldova A control group non offenders
C	2.3990	98	Israel A control group non offenders
C	2.3719	70	Israel White-collar offenders

Table 3.13

Moldova and Israel Statistics research in white-collar criminality by means of control groups of blue-collar offenders and white-collar offenders

Hypothesis 1: Comparison between groups questions 3,5,8 by using Chi-Square test

Frequency
Row Pct

Table of group by a3

group	a3 1	2	3	4	Total
Israel A control group non- offenders	8	8	2	50	68
	11.76	11.76	2.94	73.53	
Moldova A control group non-offenders	15	8	24	3	50
	30.00	16.00	48.00	6.00	
Moldova- theft offenders control	20	6	15	0	41
	48.78	14.63	36.59	0.00	
Israel White-collar offenders	11	4	1	41	57
	19.30	7.02	1.75	71.93	
Moldova White-collar offenders	20	3	21	3	47
	42.55	6.38	44.68	6.38	
Total	74	29	63	97	263

Frequency Missing = 55

Statistics for Table of group by a3

Statistic	DF	Value	Prob
Chi-Square	12	152.3323	<.0001

Frequency
Row Pct

Table of group by a5

group	a5 1	a5 2	Total
Israel A control group non-offenders	64 74.42	22 25.58	86
Moldova A control group non-offenders	26 44.07	33 55.93	59
Moldova- theft offenders control	21 51.22	20 48.78	41
צל Israel White-collar offenders	47 70.15	20 29.85	67
Moldova White-collar offenders	26 56.52	20 43.48	46
Total	184	115	299

Frequency Missing = 19

Statistics for Table of group by a5

Statistic	DF	Value	Prob
Chi-Square	4	18.0689	0.0012

Frequency
Row Pct

Table of group by a8

group	a8		
	1	2	Total
Israel A control group non- offenders	22	66	88
	25.00	75.00	
Moldova A control group non- offenders	13	47	60
	21.67	78.33	
Moldova- theft offenders control	19	22	41
	46.34	53.66	
צל Israel White-collar offenders	35	32	67
	52.24	47.76	
Moldova White-collar offenders	24	23	47
	51.06	48.94	
Total	113	190	303

Frequency Missing = 15

Statistics for Table of group by a8

Statistic	DF	Value	Prob
Chi-Square	4	23.5981	<.0001

Hypothesis 2: Comparison between five groups od personality traits by using Kruskal-Wallis test Analysis of Variance for Variable Extroversion, Agreeableness, Conscientiousness, Neuroticism and Openness Classified by Variable group

Analysis of Variance for Variable Extroversion
Classified by Variable group

group	N	Mean
Israel White-collar offenders	70	4.047619
Moldova A control group non- offenders	60	4.115278
Moldova White-collar offenders	47	3.962766
Moldova- theft offenders control	41	4.280488
Israel A control group non- offenders	98	4.024235

Wilcoxon Scores (Rank Sums) for Variable Extroversion
Classified by Variable group

group	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
Israel White-collar offenders	70	10852.50	11095.00	668.809147	155.035714
Moldova A control group non- offenders	60	9575.00	9510.00	631.656891	159.583333
Moldova White-collar offenders	47	6566.50	7449.50	573.073992	139.712766
Moldova- theft offenders control	41	7821.00	6498.50	541.182701	190.756098
Israel A control group non- offenders	98	15271.00	15533.00	744.949641	155.826531

Average scores were used for ties.

Kruskal-Wallis Test

Chi-Square	7.4142
DF	4
Pr > Chi-Square	0.1156

Analysis of Variance for Variable Agreeability
Classified by Variable group

group	N	Mean
Israel White-collar offenders	70	3.910544
Moldova A control group non- offenders	60	3.473611
Moldova White-collar offenders	47	3.294833

Analysis of Variance for Variable Agreeability Classified by Variable group		
group	N	Mean
Moldova- theft offenders control	41	3.432056
Israel A control group non- offenders	98	3.995384

Wilcoxon Scores (Rank Sums) for Variable Agreeability Classified by Variable group					
group	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
Israel White-collar offenders	70	13240.50	11095.00	672.382335	189.150000
Moldova A control group non- offenders	60	7532.00	9510.00	635.031589	125.533333
Moldova White-collar offenders	47	4551.00	7449.50	576.135705	96.829787
Moldova- theft offenders control	41	5060.50	6498.50	544.074030	123.426829
Israel A control group non- offenders	98	19702.00	15533.00	748.929618	201.040816

Average scores were used for ties.

Kruskal-Wallis Test	
Chi-Square	64.7884
DF	4
Pr > Chi-Square	<.0001

There was found a significant difference between the groups in the variable ***Agreeability***. Both groups of Israel white-collar offenders and of non-offenders of Israel received relatively high values than other groups. The group with the lowest values is Moldova white-collar offenders.

Analysis of Variance for Variable Conscientiousness Classified by Variable group		
group	N	Mean
Israel White-collar offenders	70	4.254450
Moldova A control group non- offenders	60	3.501720
Moldova White-collar offenders	47	3.336584
Moldova- theft offenders control	41	3.406504
Israel A control group non- offenders	98	4.121882

Wilcoxon Scores (Rank Sums) for Variable Conscientiousness
Classified by Variable group

group	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
Israel White-collar offenders	70	15577.00	11095.00	673.360218	222.528571
Moldova A control group non- offenders	60	6613.50	9510.00	635.955151	110.225000
Moldova White-collar offenders	47	3900.00	7449.50	576.973611	82.978723
Moldova- theft offenders control	41	3848.00	6498.50	544.865307	93.853659
Israel A control group non- offenders	98	20147.50	15533.00	750.018828	205.586735

Average scores were used for ties.

Kruskal-Wallis Test	
Chi-Square	130.2200
DF	4
Pr > Chi-Square	<.0001

There was found a significant difference between the groups in the variable Conscientiousness. Both groups of Israel white-collar offenders and non-offenders of Israel, received relatively high values other groups. The groups with the lowest values are Moldova white-collar offenders and theft offenders control group.

Analysis of Variance for Variable Neuroticism
Classified by Variable group

group	N	Mean
Israel White-collar offenders	70	2.371905
Moldova A control group non- offenders	60	2.761667
Moldova White-collar offenders	47	3.400000
Moldova- theft offenders control	41	3.500000
Israel A control group non- offenders	98	2.398980

There was found a significant difference between the groups in the variable Neuroticism. Both groups of Israel white-collar offenders and non-offenders of Israel, received relatively the lowest values from other groups. The groups with the highest values are Moldova WCC and theft offenders control group.

Analysis of Variance for Variable Opennes Classified by Variable group		
group	N	Mean
Israel White-collar offenders	70	3.940034
Moldova A control group non-offenders	60	3.848651
Moldova White-collar offenders	47	3.868794
Moldova- theft offenders control	41	4.031359
Israel A control group non- offenders	98	3.751749

Kruskal-Wallis Test	
Chi-Square	113.2175
DF	4
Pr > Chi-Square	<.0001

Wilcoxon Scores (Rank Sums) for Variable Neuroticism
Classified by Variable group

group	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
Israel White-collar offenders	70	7800.00	11095.00	672.208514	111.428571
Moldova A control group non- offenders	60	9666.50	9510.00	634.867424	161.108333
Moldova White-collar offenders	47	11157.50	7449.50	575.986765	237.393617
Moldova- theft offenders control	41	10088.00	6498.50	543.933379	246.048780
Israel A control group non- offenders	98	11374.00	15533.00	748.736009	116.061224

Average scores were used for ties.

Wilcoxon Scores (Rank Sums) for Variable Opennes
Classified by Variable group

group	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Mean Score
Israel White-collar offenders	70	11992.50	11095.00	672.786541	171.321429
Moldova A control group non- offenders	60	9156.50	9510.00	635.413341	152.608333
Moldova White-collar offenders	47	7405.50	7449.50	576.482052	157.563830
Moldova- theft offenders control	41	7543.00	6498.50	544.401103	183.975610
Israel A control group non- offenders	98	13988.50	15533.00	749.379841	142.739796

Average scores were used for ties.

Kruskal-Wallis Test	
Chi-Square	7.7751
DF	4
Pr > Chi-Square	0.1002

Hypothesis 3: Comparison between the RISK variable groups by using Kruskal-Wallis test

Definition of the risk variable in accordance with the following specifications: Each section below is 1-point credit ***(***Question 1-A; Question 2-A; Question 4-A; Question 6- the answer not = 2; Question 7 b not 9- b. Risk variable is the points sum according to this definition, and therefore get values 0-6, the sixth for hate risk and value 0 for like risk.

Analysis of Variance for Variable risk
Classified by Variable group

group	N	Mean
Israel White-collar offenders	68	3.529412
Moldova A control group non- offenders	60	3.766667
Moldova White-collar offenders	47	3.617021
Moldova- theft offenders control	41	3.048780
Israel A control group non- offenders group	87	4.057471

Wilcoxon Scores (Rank Sums) for Variable risk
Classified by Variable group

group	N	Sum of Scores	Expected Under H0	Std Dev Under H0	Score
Israel White-collar offenders	68	9886.00	10336.0	611.917402	145.382353
Moldova A control group non- offenders	60	9325.00	9120.0	584.498201	155.416667
Moldova White-collar offenders	47	6870.50	7144.0	530.974089	146.180851
Moldova- theft offenders control	41	4385.50	6232.0	501.703338	106.963415
Israel A control group non- offenders	87	15589.00	13224.0	663.576380	179.183908

Average scores were used for ties.

Kruskal-Wallis Test

Chi-Square	21.5102
DF	4
Pr > Chi-Square	0.0003

Hypothesis 4: correlations between 5 personality characteristics and risk using Spearman's correlation coefficient

Israel A control group non offenders

Spearman Correlation Coefficients
Prob > |r| under H0: Rho=0
Number of Observations

	Extroversion	Agreeability	Conscientiousness	Neuroticism	Opennes
Risk	-0.15152	0.09771	0.09215	0.09281	-0.09799
	0.1612	0.3679	0.3960	0.3926	0.3666
	87	87	87	87	87

No correlation was found between personality traits and Risk-Israel control group non offenders.

Moldova A control group non offenders

Spearman Correlation Coefficients, N = 60
Prob > |r| under H0: Rho=0

	Extroversion	Agreeability	Conscientiousness	Neuroticism	Opennes
risk	0.12411	0.15486	0.29220	-0.17946	0.26973
	0.3448	0.2374	0.0235	0.1701	0.0371

A significant positive correlation was found between Conscientiousness and risk and Openness and risk with Moldova- theft offenders control group

Moldova-theft offenders control group

Spearman Correlation Coefficients, N = 41
Prob > |r| under H0: Rho=0

	Extroversion	Agreeability	Conscientiousness	Neuroticism	Opennes
risk	-0.24131	-0.24072	-0.11918	-0.15011	-0.23404
	0.1285	0.1295	0.4580	0.3489	0.1408

No correlation was found between personality characteristics and the risk of Theft-Moldova group.

Israel White-collar offenders

Spearman Correlation Coefficients
Prob > |r| under H0: Rho=0
Number of Observations

	Extroversion	Agreeability	Conscientiousness	Neuroticism	Opennes
Risk	-0.20320	0.09605	0.07483	-0.09827	-0.12916
	0.1018	0.4430	0.5504	0.4325	0.3013
	66	66	66	66	66

No correlation was found between personality characteristics and risk with Israel White-collar offenders group.

Moldova White-collar offenders

Spearman Correlation Coefficients, N = 47
Prob > |r| under H0: Rho=0

	Extroversion	Agreeability	Conscientiousness	Neuroticism	Opennes
risk	-0.01573	-0.08243	0.04917	0.18420	-0.09177
	0.9164	0.5818	0.7428	0.2152	0.5395

No correlation was found between personality characteristics and risk with Moldova White-collar offenders group.

Table 3.14

Multiple comparisons between groups for variables which received significant differences between the three groups (Agreeability, Conscientiousness and Neuroticism) using Tukey test:

Dependent Variable: Agreeability

Means with the same letter are not significantly different.

Tukey Grouping	Mean	N	group
A	3.9954	98	Israel A control group non offenders
A	3.9105	70	Israel White-collar offenders
B	3.4736	60	Moldova A control group non offenders
B	3.4321	41	Moldova- theft offenders control group
B	3.2948	47	Moldova White-collar offenders

It was found a Significant difference in the variable Agreeability between Israel control non offenders group and Israel White-collar offenders group and between Moldova control groups (non-offenders and theft offenders' groups) and Moldova White-collar offenders group.

Dependent Variable: Conscientiousness

Means with the same letter are not significantly different.

Tukey Grouping	Mean	N	group
A	4.25445	70	Israel White-collar offenders
A	4.12188	98	Israel A control group non offenders
B	3.50172	60	Moldova A control group non offenders
B	3.40650	41	Moldova- theft offenders control group
B	3.33658	47	Moldova White-collar offenders

It was found a Significant difference in the variable Conscientiousness between Israel control non offenders group and Israel White-collar offenders group and between Moldova control groups (non-offenders and theft offenders' groups) and Moldova white-collar offenders group.

Dependent Variable: Neuroticism

Means with the same letter are not significantly different.

Tukey Grouping	Mean	N	group
A	3.5000	41	Moldova- theft offenders control group
A	3.4000	47	Moldova White-collar offenders
B	2.7617	60	Moldova A control group non offenders
C	2.3990	98	Israel A control group non offenders
C	2.3719	70	Israel White-collar offenders

It was found a significant difference in the variable Conscientiousness between Israel control non offenders group and Israel White-collar offenders group and between Moldova control groups (non-offenders and theft offenders' groups) and Moldova white-collar offenders group.

APPENDIX No 4

THE MODEL OF RESEARCH DECISION-MAKING QUESTIONNAIRE
"RISK AND PERSONALITY TRAITS"

**For a research purpose, we would appreciate if you fill out the questionnaire. Your onion is very valuable for us, the questionnaire is anonymous and all the answers would be used for statistical analysis only. Please circle out the answer you choose. We thank you in advance for your cooperation*

The researcher: Jacob RUB

Personal details:

Gender:	*male*	*female*	
Age:	*16-28*	*29-50*	*51 and above*
Marital status:	*Married*	*Divorced*	*Widow/er*
Education:	*Up to 10 years of study*	*Full High school*	*Tertiary*

Country of origin of father:

1. *Israel*
2. *Eastern Europe*
3. *Western Europe*
4. *United States of America*
5. *Arab countries and Northern Africa*
6. *Another (give details)*

Country of origin of mother:

1. *Israel*
2. *Eastern Europe*
3. *Western Europe*
4. *United States of America*
5. *Arab countries and Northern Africa*
6. *Another (give details)*

- What was your duty at work?
- What was your area of residence?
- Have you lived in:

Multi-storey building Regular building of several tenants' Private house Another

- Were you pleased with your relationships with your neighbors?
  Very pleased Pleased Not so pleased Not pleased at all No neighbors
- Generally speaking, were you pleased with the apartment you have lived in?
  Very pleased Pleased Not so pleased Not pleased at all
- Were you pleased with your income from your workplace?
  Very pleased Pleased Not so pleased Not pleased at all
- Were you pleased with your financial situation?
  Very pleased Pleased Not so pleased Not pleased at all
- What is your most important need?

Financial security Interest Human Relations Appreciation Self-realization

- Your military service was:

Combat duty Logistics Intelligence Technical duties Another

- Did you have:
  Many friends Few friends
- *In your childhood, has there been financial deficiency at home?*
  Yes No
- *Why should a person who perpetrates an offence risk his status?*
  1. The satisfaction he receives from the rising profit – the more money he has the higher is the appetite for more money.

2. Prestige and respect – explain:
3. He does not want money as he is afraid that should he not perpetrate the offence his economic status would decrease.
4. He exaggerates in the estimation that he would not be apprehended.

Table 4.1

RESULTS IN PERSONALITY TESTS IN WHITE-COLLAR OFFENDERS

on the base of Research Questionnaire *"Risk and Personality Traits"*

performed by Jacob Rub

Our final results we have obtained on the base of interim Statistical analyses (Variance analysis test for comparison of weighted score of personality indexes between the two populations). We have found that there is a difference between men and women in the general personality index. There is no difference between men and criminals an there are no difference between women and criminals.

Variance analysis test for comparison of weighted score of personality indexes between the 2 populations:

Dependent Variable: index

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.54609523	0.27304762	4.80	0.0098
Error	129	7.34234191	0.05691738		
Corrected Total	131	7.88843714			

R-Square	Coeff Var	Root MSE	index Mean
0.069227	6.984000	0.238574	3.416003

Bonferroni (Dunn) t Tests for index

Alpha	0.05
Error Degrees of Freedom	129
Error Mean Square	0.056917
Critical Value of t	2.42560
Minimum Significant Difference	0.1295
Harmonic Mean of Cell Sizes	39.94705

NOTE: Cell sizes are not equal.

Means with the same letter are not significantly different.

Bon Grouping	Mean	N	pop
A	3.51998	33	women
A			
B A	3.41820	34	offenders
B			
B	3.36206	65	men

Interim conclusion: there is a difference between men and women in the general personality index. There is no difference between men and criminals an there are no difference between women and criminals.

We have performed the following interim tests:

1. Test for examination of correlation between sector and Conscientiousness (a minimal score of 3). There is no meaning for the test, as 131 out of 132 have met the criterion *(Table 4.2.)*

2. Test for examination of correlation between sector and Agreeableness (a minimal score of 3). There is no correlation between the variables. In all sectors, a quite high percentage meets the condition (about 87%) *(Table 4.3.)*
3. Test for examination of correlation between sector and Extroversion (a minimal score of 3). There is no correlation between the variables. In all sectors, a quite high percentage meets the condition (about 75%) *(Table 4.4.)*
4. Test for examination of correlation between sector and Openness (a minimal score of 3.5). There is no correlation between the variables. In all sectors, about 67% meet the condition *(Table 4.5.).*
5. Test for examination of correlation between sector and Neuroticism (a score less than 2). There is no correlation between the variables. In all sectors. About 18% meet the condition *(Table 4.6.).*
6. Test for examination of correlation between sector and general index (a minimal score of 3 in the new index). There is no correlation between the variables. In all sectors, a high percentage meets the condition (about 95%) *(Table 4.7.).*
7. Cronbach's coefficient *(Table 4.8.)* (Descriptive data: Profile of men and women in the sample *(Table 4.8.1.)*; Decision making Q 1, 2, 4, 6, 7, 9; Distribution of the variable in a population cross-section *(Table 4.8.2.)*; Distribution of answers on the subject of decision-making of sectored populations) *(Table 4.8.3)*.
8. White-collar thoughts prior to perpetration of a crime *(Table 4.9.)* (Deterrence and Decision making *(Table 4.9.1.*); The disgrace after the fact of perpetration of a crime is out in the open *(Table 4.9.2.)*; Severity of punishment *(Table 4.9.3)*; Distribution of answers to questions 3+5+8 *(Table 4.9.4.)*;
9. A one-way variance test for examination of the impact of personality characteristics on sectored populations *(Table 4.10)*:
    a) *Dependent Variable:* ***Extraversion***. Analysis according to one-way variance test: F (2,129) = 0.82; Pv = 0.4414. There is no difference between the two sectored populations in the dependent variable of extraversion. The grading averages difference between the two sectored is negligible, and indicates the fact that there is no significant difference between the two sectored populations. There is an effect of the sectored groups that are examined on the personality characteristic of Extroversion. There is no difference in the dependent variable of extroversion between criminal and between women and/or men *(Table 4.10.1).*

b) *Dependent Variable:* ***Agreeableness***. Analysis according to one-way variance test: F (2,129) = 3.27; Pv = 0.0412. There is a significant difference between the two sectored populations in the dependent variable of agreeableness. The grading averages difference between the sectors indicates the fact that there is a significant difference between two sectored populations: men and women. In the dependent variable of personality characteristic of agreeableness, it cannot be indicated that there is an effect of the two sectored groups that are examined on the personality characteristic of Agreeableness. The test teaches that two groups are created: group A of women and criminals and group B of men and criminals. There is no significant difference between criminals and men as they are in same group B and between criminals and women as they are in same group A. Men and women are part of no mutual category in the dependent variable of Agreeableness. Therefore: the findings indicate a difference between women and men only in this variable *(Table 4.10.2).*

c) *Dependent Variable:* ***Consciousness***. Analysis according to one-way variance test: F (2,129) = 6.85; Pv = 0.0015. There is a significant difference between the two sectored populations in the dependent variable of Conscientiousness. The grading averages difference between the sectors indicates the fact that there is a significant difference that is even bigger than in the variable of Agreeableness, between two sectored populations: men and women. In the dependent variable of personality characteristic of Conscientiousness it cannot be indicated that there is an effect of the two sectored groups that are examined on the personality characteristic of Conscientiousness. The test teaches that two groups are created: group A of women and criminals and group B of men and criminals. There is no significant difference between criminals and men as they are in same group B and between criminals and women as they are in same group A. Men and women are part of no mutual category in the dependent variable of Conscientiousness. Therefore: the findings indicate a difference between women and men only in this variable *(Table 4.10.3).*

d) *Dependent Variable:* ***Neurotisism.*** Analysis according to one-way variance test: F (2,129) = 0.68; Pv = 0.5082. There is no difference between the two sectored populations in the dependent variable of Neuroticism. The difference between grading averages between the two sectored is negligible. This indicates the fact that there is no significant difference between the two sectored populations. Meaning, that it can be said that there is an effect on the two sectored groups examined on the personality

characteristic of Neuroticism. There is no difference in the dependent variable of Neuroticism between criminals and between women and/or men *(Table 4.10.4).*

e) *Dependent Variable:* ***Openness*** *(Table 4.10.5).*

10. Correlation between personality characteristics (between themselves) in the two sectored populations *(Table 4.11).*

11. Variance analysis test for comparison of a weighted score of personality indexes between the two sectored populations *(Table 4.12).* As a result, we have obtained the following interim conclusion: there is difference between men and women in the general personality index. There is no difference between men and criminals and there is no difference between women and criminals.

12. Chi-Square test for comparing the adjusted score of personality indexes between the two sectored populations *(Table 4.13).* A variance analysis test was performed for comparing the adjusted score of personality indexes between the two sectored populations: a cross-section exams of each personality trait in separate *(Table 4.13.1);* a correlation examination test between a sector and Agreeableness (a minimal score of 3) *(Table 4.13.2);* a correlation examination test between a sector and Extroversion (a minimal score of 3) *(Table 4.13.3);* the test of examination of correlation between a sector and Openness (a minimal score of 3.5) *(Table 4.13.4);* the test of examination of correlation between a sector and Neuroticism (a score less than 2) *(Table 4.13.5);* the test of examination of correlation between a sector and general index (a minimal score of 3 in the new index) *(Table 4.13.6)*; mother's country of birth *(Table 4.13.7);* father's country of birth *(Table 4.13.8).*

Table 4.2

Test for examination of correlation between sector and Conscientiousness (a minimal score of 3):

pop	cons_3		
Frequency |			
Row Pct	no	yes	Total
men	0	65	65
	0.00	100.00	
women	1	32	33
	3.03	96.97	
offenders	0	34	34
	0.00	100.00	
Total	1	131	132

Statistics for Table of pop by cons_3

Statistic	DF	Value	Prob
Chi-Square	2	3.0229	0.2206
Likelihood Ratio Chi-Square	2	2.7956	0.2471
Mantel-Haenszel Chi-Square	1	0.0794	0.7781
Phi Coefficient		0.1513	
Contingency Coefficient		0.1496	
Cramer's V		0.1513	

WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.

Fisher's Exact Test	
Table Probability (P)	0.2500
Pr <= P	0.2500

There is no meaning for the test, as 131 out of 132 have met the criterion.

Table 4.3

Test for examination of correlation between sector and Agreeableness (a minimal score of 3):

pop	agree_3		
Frequency |			
Row Pct	no	yes	Total
men	9	56	65
	13.85	86.15	
women	3	30	33
	9.09	90.91	
offenders	5	29	34
	14.71	85.29	
Total	17	115	132

Statistic	DF	Value	Prob
Chi-Square	2	0.5774	0.7492
Likelihood Ratio Chi-Square	2	0.6142	0.7356
Mantel-Haenszel Chi-Square	1	0.0000	0.9981
Phi Coefficient		0.0661	
Contingency Coefficient		0.0660	
Cramer's V		0.0661	

WARNING: 33% of the cells have expected counts less than 5. Chi-Square may not be a valid test.

Fisher's Exact Test	
Table Probability (P)	0.0452
Pr <= P	0.8384

Conclusion: there is no correlation between the variables. In all sectors, a quite high percentage meets the condition (about 87%).

Table 4.4

Test for examination of correlation between sector and Extroversion (a minimal score of 3):

pop	extra_3		
Frequency / Row Pct	no	yes	Total
men	19 29.23	46 70.77	65
women	6 18.18	27 81.82	33
offenders	7 20.59	27 79.41	34
Total	32	100	132

Statistics for Table of pop by extra_3

Statistic	DF	Value	Prob
Chi-Square	2	1.7879	0.4090
Likelihood Ratio Chi-Square	2	1.8041	0.4057
Mantel-Haenszel Chi-Square	1	1.1850	0.2763
Phi Coefficient		0.1164	
Contingency Coefficient		0.1156	
Cramer's V		0.1164	

Conclusion: there is no correlation between the variables. In all sectors, a quite high percentage meets the condition (about 75%).

Table 4.5

Test for examination of correlation between sector and Openness (a minimal score of 3.5):

pop	open_35		
Frequency / Row Pct	no	yes	Total
men	19 29.23	46 70.77	65
women	15 45.45	18 54.55	33
offenders	10 29.41	24 70.59	34
Total	44	88	132

Statistics for Table of pop by open_35

Statistic	DF	Value	Prob
Chi-Square	2	2.9094	0.2335
Likelihood Ratio Chi-Square	2	2.8242	0.2436
Mantel-Haenszel Chi-Square	1	0.0866	0.7686
Phi Coefficient		0.1485	
Contingency Coefficient		0.1469	
Cramer's V		0.1485	

Conclusion: there is no correlation between the variables. In all sectors, about 67% meet the condition.

Table 4.6

Test for examination of correlation between sector and Neuroticism (a score less than 2):

pop	neuro_2		
Frequency / Row Pct	no	yes	Total
men	55 84.62	10 15.38	65
women	25 75.76	8 24.24	33
offenders	27 79.41	7 20.59	34
Total	107	25	132

Statistic	DF	Value	Prob
Chi-Square	2	1.1997	0.5489
Likelihood Ratio Chi-Square	2	1.1893	0.5517
Mantel-Haenszel Chi-Square	1	0.5810	0.4459
Phi Coefficient		0.0953	
Contingency Coefficient		0.0949	
Cramer's V		0.0953	

Conclusion: there is no correlation between the variables. In all sectors. About 18% meet the condition.

Table 4.7

Test for examination of correlation between sector and general index (a minimal score of 3 in the new index):

pop	madad_3		
Frequency / Row Pct	no	yes	Total
men	5 7.69	60 92.31	65
women	0 0.00	33 100.00	33
offenders	2 5.88	32 94.12	34
Total	7	125	132

Statistic	DF	Value	Prob
Chi-Square	2	2.6096	0.2712
Likelihood Ratio Chi-Square	2	4.2711	0.1182
Mantel-Haenszel Chi-Square	1	0.3962	0.5290
Phi Coefficient		0.1406	
Contingency Coefficient		0.1392	
Cramer's V		0.1406	

WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.

Fisher's Exact Test	
Table Probability (P)	0.0393
Pr <= P	0.3504

Conclusion: there is no correlation between the variables. In all sectors, a high percentage meets the condition (about 95%).

Table 4.8

Cronbach's coefficient

pop=men

Cronbach Coefficient Alpha Variables	Alpha
Raw	**0.374249**
Standardized	**0.456794**

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables Correlation with Total	Raw Variables Alpha	Standardized Variables Correlation with Total	Standardized Variables Alpha
content1	0.020838	0.600515	0.026295	0.594080
content2	0.298812	0.228922	0.292619	0.353525
content3	0.343791	0.165791	0.405409	0.234401
content4	0.263076	0.254189	0.353420	0.290662

pop=women

Cronbach Coefficient Alpha Variables	Alpha
Raw	**0.760392**
Standardized	**0.766819**

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables Correlation with Total	Raw Variables **Alpha**	Standardized Variables Correlation with Total	Standardized Variables **Alpha**
content1	0.384944	0.785934	0.447712	0.772674
content2	0.516137	0.732493	0.521787	0.735097
content3	0.700375	0.617217	0.670389	0.654354
content4	0.679814	0.631424	0.638408	0.672349

pop=offenders

Irrelevant – all of them answered almost the same (the distribution is in above tables). There are only 6 answers.

pop=all

Cronbach Coefficient Alpha Variables	Alpha
Raw	**0.657066**
Standardized	**0.671570**

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables Correlation with Total	Raw Variables **Alpha**	Standardized Variables Correlation with Total	Standardized Variables **Alpha**
content1	0.199347	0.758447	0.222950	0.746206
content2	0.466734	0.584632	0.465538	0.596610
content3	0.600641	0.464717	0.596658	0.504812
content4	0.559422	0.499736	0.559878	0.531374

pop=men

Cronbach Coefficient Alpha Variables	Alpha
Raw	**0.717330**
Standardized	**0.723426**

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables Correlation with Total	Raw Variables Alpha	Standardized Variables Correlation with Total	Standardized Variables Alpha
q1	0.345015	0.708771	0.323748	0.714158
q6	0.482946	0.672332	0.442716	0.690010
q11	0.498108	0.673335	0.526276	0.672321
q16	0.389211	0.693487	0.425302	0.693620
q21	0.261841	0.720427	0.208763	0.736373
q26	0.502526	0.671644	0.542286	0.668861
q31	0.561302	0.653585	0.574560	0.661819
q36	0.270192	0.713880	0.296566	0.719508

---------- **pop=women** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	**0.590578**
Standardized	**0.568043**

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables: Correlation with Total	Raw Variables: Alpha	Standardized Variables: Correlation with Total	Standardized Variables: Alpha
q1	0.534838	0.460198	0.508852	0.454075
q6	-.027708	0.657273	-.068707	0.637937
q11	0.152808	0.591365	0.147943	0.575152
q16	0.254357	0.569242	0.301747	0.526184
q21	0.148729	0.599566	0.084017	0.594410
q26	0.482785	0.499604	0.494034	0.459478
q31	0.615852	0.421788	0.618754	0.412780
q36	0.227343	0.578287	0.217346	0.553523

---------- **pop=offenders** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	**0.594358**
Standardized	**0.610560**

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables: Correlation with Total	Raw Variables: Alpha	Standardized Variables: Correlation with Total	Standardized Variables: Alpha
q1	0.391585	0.527875	0.372143	0.559341
q6	0.115719	0.625971	0.092523	0.638042
q11	0.222836	0.581090	0.272340	0.588654
q16	0.437975	0.528323	0.473336	0.528175
q21	0.240938	0.577124	0.182902	0.613758
q26	0.511052	0.495403	0.572565	0.496156
q31	0.380114	0.534149	0.357624	0.563692
q36	0.153379	0.604612	0.185951	0.61292

---------- **pop=all** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	**0.662951**
Standardized	**0.663805**

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables: Correlation with Total	Raw Variables: Alpha	Standardized Variables: Correlation with Total	Standardized Variables: Alpha
q1	0.400550	0.620731	0.384157	0.625820
q6	0.270139	0.655737	0.237414	0.661791
q11	0.369932	0.630402	0.397284	0.622484
q16	0.322932	0.639793	0.353143	0.633622
q21	0.226547	0.663086	0.173531	0.676717
q26	0.497743	0.598444	0.532080	0.587089
q31	0.534600	0.579789	0.534893	0.586328
q36	0.233413	0.658050	0.250412	0.658701

---------- **pop=men** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	0.672085
Standardized	0.663286

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables: Correlation with Total	Raw Variables: Alpha	Standardized Variables: Correlation with Total	Standardized Variables: Alpha
q2	0.323345	0.653096	0.287518	0.647541
q7	0.099251	0.685578	0.111038	0.684283
q12	0.444450	0.622804	0.412649	0.619774
q17	0.465968	0.617791	0.486920	0.602596
q22	0.396419	0.634062	0.384837	0.626072
q27	0.407945	0.631185	0.420882	0.617896

q32	0.345432	0.649313	0.350263	0.633800
q37	0.410781	0.631622	0.396946	0.623339
q42	0.206414	0.671761	0.216590	0.662641

---------- **pop=women** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	0.666230
Standardized	0.683452

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables Correlation with Total	Raw Variables Alpha	Standardized Variables Correlation with Total	Standardized Variables Alpha
q2	0.349456	0.637796	0.357550	0.657253
q7	0.267442	0.657525	0.297350	0.669549
q12	0.484176	0.638214	0.502227	0.626437
q17	0.420117	0.625274	0.447861	0.638230
q22	-.016768	0.695701	0.015890	0.723121
q27	0.328997	0.648262	0.275099	0.674018
q32	0.446759	0.615893	0.458027	0.636044
q37	0.542196	0.582845	0.475542	0.632258
q42	0.394558	0.632652	0.422001	0.643749

---------- **pop=offenders** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	0.590690
Standardized	0.628406

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables Correlation with Total	Raw Variables Alpha	Standardized Variables Correlation with Total	Standardized Variables Alpha
q2	0.265853	0.569433	0.228384	0.619787
q7	0.095470	0.607606	0.158316	0.636156
q12	0.437706	0.537552	0.391857	0.579576
q17	0.379683	0.532448	0.420151	0.572321
q22	0.149289	0.597228	0.143283	0.639602
q27	0.286886	0.563738	0.267226	0.610492
q32	0.445385	0.535739	0.491489	0.553634
q37	0.381034	0.529695	0.411833	0.574464
q42	0.237899	0.573531	0.289840	0.605006

Cronbach Coefficient Alpha

Variables	Alpha
Raw	0.668278
Standardized	0.671855

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables Correlation with Total	Raw Variables Alpha	Standardized Variables Correlation with Total	Standardized Variables Alpha
q2	0.302941	0.652861	0.285959	0.658085
q7	0.151228	0.677368	0.171123	0.681567
q12	0.458465	0.619501	0.432569	0.626420
q17	0.436350	0.620792	0.455307	0.621335
q22	0.286758	0.653770	0.289251	0.657395
q27	0.382352	0.633868	0.377960	0.638440
q32	0.369031	0.639680	0.374702	0.639149
q37	0.448195	0.615953	0.438967	0.624994
q42	0.287184	0.652815	0.302365	0.654637

---------- **pop=men** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	0.604785
Standardized	0.625612

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables Correlation with Total	Raw Variables Alpha	Standardized Variables Correlation with Total	Standardized Variables Alpha

q3	0.362390	0.559814	0.404087	0.572791
q8	0.194165	0.602106	0.184795	0.626867
q13	0.190309	0.601414	0.198704	0.623590
q18	0.299640	0.576687	0.289341	0.601736
q23	0.292606	0.577753	0.285217	0.602749
q28	0.352880	0.566369	0.372510	0.580901
q33	0.317598	0.578218	0.319398	0.594294
q38	0.504326	0.517334	0.511663	0.544317
q43	0.206311	0.599117	0.209216	0.621100

---------- **pop=women** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	0.603333
Standardized	0.620776

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables Correlation with Total	Raw Variables Alpha	Standardized Variables Correlation with Total	Standardized Variables Alpha
q3	0.624728	0.501213	0.603182	0.511815
q8	0.384218	0.547200	0.379975	0.572749
q13	0.024393	0.613750	0.083244	0.645066
q18	0.303558	0.582542	0.234575	0.609378
q23	0.248431	0.586803	0.206459	0.616193
q28	0.017978	0.636373	0.090475	0.643416
q33	0.536753	0.536844	0.621521	0.506545
q38	0.113048	0.612092	0.207495	0.615943
q43	0.451822	0.519653	0.365178	0.576585

---------- **pop=offenders** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	0.773795
Standardized	0.779553

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables Correlation with Total	Raw Variables Alpha	Standardized Variables Correlation with Total	Standardized Variables Alpha
q3	0.525934	0.742251	0.567112	0.743327
q8	0.597218	0.730430	0.602864	0.737954
q13	0.131349	0.788864	0.136287	0.802926
q18	0.638377	0.720124	0.607514	0.737250
q23	0.576511	0.733025	0.539357	0.747451
q28	0.429002	0.757436	0.470361	0.757529
q33	0.611154	0.746972	0.643779	0.731722
q38	0.328159	0.768648	0.350235	0.774492
q43	0.367377	0.767227	0.293021	0.782315

---------- **pop=all** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	0.682826
Standardized	0.699074

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables Correlation with Total	Raw Variables Alpha	Standardized Variables Correlation with Total	Standardized Variables Alpha
q3	0.465673	0.637006	0.498532	0.648246
q8	0.379126	0.652504	0.367100	0.674649
q13	0.207992	0.682792	0.219498	0.702683
q18	0.407601	0.647571	0.385288	0.671077
q23	0.380182	0.652271	0.368663	0.674343
q28	0.303404	0.667196	0.341315	0.679667
q33	0.447812	0.652043	0.459186	0.656295
q38	0.380165	0.652972	0.409919	0.666199
q43	0.336730	0.662319	0.308215	0.686034

---------- **pop=men** ----------

Cronbach Coefficient Alpha

Variables	Alpha

Raw	0.706683
Standardized	0.711663

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables Correlation with Total	Raw Variables Alpha	Standardized Variables Correlation with Total	Standardized Variables Alpha
q4	0.224243	0.712888	0.206391	0.723583
q9	0.336431	0.690305	0.364822	0.691290
q14	0.420781	0.672876	0.414370	0.680733
q19	0.305484	0.698597	0.297228	0.705337
q24	0.469521	0.661982	0.481796	0.666007
q29	0.258733	0.712042	0.252014	0.714508
q34	0.586615	0.643925	0.597298	0.639798
q39	0.632696	0.617728	0.637462	0.630387

---------- **pop=women** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	0.782875
Standardized	0.780177

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables Correlation with Total	Raw Variables Alpha	Standardized Variables Correlation with Total	Standardized Variables Alpha
q4	0.377258	0.775203	0.371099	0.774461
q9	0.426615	0.768935	0.457681	0.760463
q14	0.766707	0.707853	0.723646	0.714440
q19	0.351738	0.789245	0.341961	0.779067
q24	0.530375	0.751782	0.565268	0.742404
q29	0.683664	0.720965	0.665525	0.724897
q34	0.244310	0.790920	0.269001	0.790372
q39	0.537100	0.751046	0.500319	0.753395

---------- **pop=offenders** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	0.789093
Standardized	0.788781

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables Correlation with Total	Raw Variables Alpha	Standardized Variables Correlation with Total	Standardized Variables Alpha
q4	0.405210	0.779343	0.366326	0.785582
q9	0.403959	0.779562	0.459611	0.771092
q14	0.582606	0.750728	0.547249	0.757001
q19	0.312225	0.802223	0.272477	0.799644
q24	0.605370	0.749456	0.644213	0.740858
q29	0.612285	0.744924	0.592157	0.749597
q34	0.340008	0.787217	0.370711	0.784913
q39	0.744584	0.717981	0.732658	0.725616

---------- **pop=all** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	0.747107
Standardized	0.749681

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables Correlation with Total	Raw Variables Alpha	Standardized Variables Correlation with Total	Standardized Variables Alpha
q4	0.310005	0.743631	0.294287	0.750957
q9	0.377360	0.732322	0.413573	0.729455
q14	0.540369	0.701252	0.517722	0.709816
q19	0.325877	0.746162	0.309410	0.748289
q24	0.518216	0.706489	0.541083	0.705297
q29	0.433139	0.723940	0.419426	0.728373
q34	0.434311	0.724705	0.453357	0.722050
q39	0.627618	0.681031	0.622959	0.689125

---------- **pop=men** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	0.631496
Standardized	0.657150

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables: Correlation with Total	Raw Variables: Alpha	Standardized Variables: Correlation with Total	Standardized Variables: Alpha
q5	0.372576	0.592590	0.403500	0.615641
q10	0.393967	0.587336	0.414779	0.613272
q15	0.255252	0.615409	0.265917	0.643696
q20	0.455987	0.574832	0.488360	0.597561
q25	0.455115	0.573815	0.475999	0.600232
q30	0.335643	0.598697	0.333850	0.630035
q35	0.144048	0.647410	0.135942	0.668816
q40	0.285891	0.609549	0.274479	0.641995
q41	0.155244	0.645889	0.148224	0.666499
q44	0.269604	0.615279	0.279441	0.641006

---------- **pop=women** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	0.786649
Standardized	0.795105

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables: Correlation with Total	Raw Variables: Alpha	Standardized Variables: Correlation with Total	Standardized Variables: Alpha
q5	0.634391	0.748043	0.631908	0.757218
q10	0.435620	0.773004	0.428103	0.781894
q15	0.205768	0.794144	0.205005	0.807076
q20	0.524648	0.759418	0.502464	0.773080
q25	0.487301	0.765224	0.497989	0.773617
q30	0.491650	0.763942	0.488493	0.774753
q35	0.411141	0.779622	0.435541	0.781022
q40	0.590370	0.752938	0.588224	0.762646
q41	0.358330	0.785964	0.360333	0.789742
q44	0.544324	0.758202	0.547790	0.767602

---------- **pop=offenders** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	0.733534
Standardized	0.765948

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables: Correlation with Total	Raw Variables: Alpha	Standardized Variables: Correlation with Total	Standardized Variables: Alpha
q5	0.487841	0.697114	0.527814	0.732957
q10	0.475513	0.709550	0.504162	0.736250
q15	0.358609	0.718604	0.413190	0.748669
q20	0.497524	0.705693	0.543253	0.730793
q25	0.566281	0.691924	0.564185	0.727842
q30	0.425669	0.708177	0.421180	0.747594
q35	0.423895	0.711733	0.443869	0.744524
q40	0.570026	0.683912	0.574163	0.726428
q41	0.063551	0.767830	0.026382	0.797305
q44	0.345122	0.720559	0.318211	0.761227

---------- **pop=all** ----------

Cronbach Coefficient Alpha

Variables	Alpha
Raw	0.694976
Standardized	0.714184

Cronbach Coefficient Alpha with Deleted Variable

Deleted Variable	Raw Variables: Correlation with Total	Raw Variables: Alpha	Standardized Variables: Correlation with Total	Standardized Variables: Alpha

q5	0.472663	0.652241	0.499252	0.670551
q10	0.377609	0.669958	0.389018	0.689364
q15	0.264405	0.686089	0.280189	0.707201
q20	0.481099	0.651395	0.498215	0.670731
q25	0.489024	0.650517	0.502376	0.670006
q30	0.370761	0.668992	0.368548	0.692774
q35	0.293337	0.688330	0.295956	0.704662
q40	0.440880	0.657514	0.440533	0.680667
q41	0.154922	0.714949	0.150241	0.727569
q44	0.326753	0.677657	0.319713	0.700807

Table 4.8.1

Descriptive data

Profile of men and women in the sample

pop	Frequency	Percent
men	65	49.24
women	33	25.00
offenders	34	25.76

pop **age**

Frequency / Row Pct	1	2	3	Total
men	0 0.00	15 51.72	14 48.28	29
women	1 3.57	11 39.29	16 57.14	28
offenders	0 0.00	0 0.00	6 100.00	6
Total	1	26	36	63

pop **status**

Frequency / Row Pct	1	2	3	4	Total
men	25 89.29	0 0.00	1 3.57	2 7.14	28
women	21 84.00	3 12.00	1 4.00	0 0.00	25
offenders	5 83.33	0 0.00	1 16.67	0 0.00	6
Total	51	3	3	2	59

pop **education**

Frequency / Row Pct	1	2	3	4	Total
men	0 0.00	7 24.14	21 72.41	1 3.45	29
women	1 3.70	8 29.63	18 66.67	0 0.00	27
offenders	2 40.00	0 0.00	3 60.00	0 0.00	5
Total	3	15	42	1	61

pop **house**

Frequency / Row Pct	1	2	3	4	Total
men	3 10.34	11 37.93	14 48.28	1 3.45	29
women	4 14.29	11 39.29	13 46.43	0 0.00	28

```
offenders |      0 |      2 |      4 |      0 |      6
          |   0.00 |  33.33 |  66.67 |   0.00 |
----------+--------+--------+--------+--------+
Total           7       24       31        1       63
```

pop **content1**

```
Frequency |
Row Pct   |       1|       2|       3|       5|  Total
----------+--------+--------+--------+--------+
men       |      9 |     16 |      2 |      1 |     28
          |  32.14 |  57.14 |   7.14 |   3.57 |
----------+--------+--------+--------+--------+
women     |      8 |     17 |      2 |      0 |     27
          |  29.63 |  62.96 |   7.41 |   0.00 |
----------+--------+--------+--------+--------+
offenders |      3 |      3 |      0 |      0 |      6
          |  50.00 |  50.00 |   0.00 |   0.00 |
----------+--------+--------+--------+--------+
Total          20       36        4        1       61
```

pop **content2**

```
Frequency |
Row Pct   |       1|       2|  Total
----------+--------+--------+
men       |     13 |     16 |     29
          |  44.83 |  55.17 |
----------+--------+--------+
women     |     12 |     16 |     28
          |  42.86 |  57.14 |
----------+--------+--------+
offenders |      6 |      0 |      6
          | 100.00 |   0.00 |
----------+--------+--------+
Total          31       32       63
```

pop **content3**

```
Frequency |
Row Pct   |       1|       2|       3|       4|  Total
----------+--------+--------+--------+--------+
men       |      8 |     19 |      2 |      0 |     29
          |  27.59 |  65.52 |   6.90 |   0.00 |
----------+--------+--------+--------+--------+
women     |      4 |     15 |      6 |      1 |     26
          |  15.38 |  57.69 |  23.08 |   3.85 |
----------+--------+--------+--------+--------+
offenders |      4 |      2 |      0 |      0 |      6
          |  66.67 |  33.33 |   0.00 |   0.00 |
----------+--------+--------+--------+--------+
Total          16       36        8        1       61
```

pop **content4**

```
Frequency |
Row Pct   |       1|       2|       3|       4|  Total
----------+--------+--------+--------+--------+
men       |      7 |     20 |      2 |      0 |     29
          |  24.14 |  68.97 |   6.90 |   0.00 |
----------+--------+--------+--------+--------+
women     |      5 |     19 |      2 |      2 |     28
          |  17.86 |  67.86 |   7.14 |   7.14 |
----------+--------+--------+--------+--------+
offenders |      4 |      2 |      0 |      0 |      6
          |  66.67 |  33.33 |   0.00 |   0.00 |
----------+--------+--------+--------+--------+
Total          16       41        4        2       63
```

pop **friend**

```
Frequency |
Row Pct   |       1|       2|  Total
----------+--------+--------+
men       |     16 |     13 |     29
          |  55.17 |  44.83 |
----------+--------+--------+
women     |     19 |      8 |     27
          |  70.37 |  29.63 |
----------+--------+--------+
offenders |      5 |      1 |      6
          |  83.33 |  16.67 |
----------+--------+--------+
Total          40       22       62
```

pop **money**

```
Frequency |
Row Pct   |       1|       2|  Total
```

men	10	19	29
	34.48	65.52	
women	8	18	26
	30.77	69.23	
offenders	2	4	6
	33.33	66.67	
Total	20	41	61

Table 4.8.2

Decision making Q 1, 2, 4, 6, 7, 9

Distribution of the variable in a population cross-section

risk_sum Frequency / Col Pct	pop: men	women	offenders	Total
Q1 (0)	1	0	0	1
	1.82	0.00	0.00	
Q2 (1)	3	0	0	3
	5.45	0.00	0.00	
Q4 (2)	4	1	4	9
	7.27	3.03	12.90	
Q6 (3)	8	9	8	25
	14.55	27.27	25.81	
Q7 (4)	18	11	11	40
	32.73	33.33	35.48	
Q9 (5)	10	10	6	26
	18.18	30.30	19.35	
(6)	11	2	2	15
	20.00	6.06	6.45	
Total	55	33	31	119

Table 4.8.3

Distribution of answers on the subject of decision-making of sectored populations

pop / Frequency / Row Pct	a1: 1	2	Total
men	43	12	55
	78.18	21.82	
women	31	2	33
	93.94	6.06	
offenders	23	7	30
	76.67	23.33	
Total	97	21	118

pop / Frequency / Row Pct	a2: 1	2	Total
men	37	16	53
	69.81	30.19	

women	14	18	32
	43.75	56.25	
offenders	17	12	29
	58.62	41.38	
Total	68	46	11

pop a4

Frequency / Row Pct	1	2	Total
men	33	16	49
	67.35	32.65	
women	29	4	33
	87.88	12.12	
offenders	19	11	30
	63.33	36.67	
Total	81	31	112

pop a6

Frequency / Row Pct	1	2	Total
men	11	42	53
	20.75	79.25	
women	4	28	32
	12.50	87.50	
offenders	5	26	31
	16.13	83.87	
Total	20	96	116

pop a7

Frequency / Row Pct	1	2	Total
men	15	38	53
	28.30	71.70	
women	2	24	26
	7.69	92.31	
offenders	8	22	30
	26.67	73.33	
Total	25	84	109

pop a9

Frequency / Row Pct	1	2	Total
men	24	30	54
	44.44	55.56	
women	22	9	31
	70.97	29.03	
offenders	20	11	31
	64.52	35.48	
Total	66	50	116

Table 4.9

White-collar thoughts prior to perpetration of a crime

Table 4.9.1

Deterrence and Decision making

	pop		a3_1
Frequency / Row Pct	0	1	Total
men	55	10	65
	84.62	15.38	
women	31	2	33
	93.94	6.06	
offenders	28	6	34
	82.35	17.65	
Total	114	18	132

Statistic	DF	Value	Prob
Chi-Square	2	2.2413	0.3261
Phi Coefficient		0.1303	
Cramer's V		0.1303	

WARNING: 33% of the cells have expected counts less than 5. Chi-Square may not be a valid test.

Fisher's Exact Test	
Table Probability (P)	0.0185
Pr <= P	0.3283

Table 4.9.2

The disgrace after the fact of perpetration of a crime is out in the open

	pop		a3_2
Frequency / Row Pct	0	1	Total
men	56	9	65
	86.15	13.85	
women	30	3	33
	90.91	9.09	
offenders	31	3	34
	91.18	8.82	
Total	117	15	132

Statistic	DF	Value	Prob
Chi-Square	2	0.7847	0.6755
Phi Coefficient		0.0771	
Cramer's V		0.0771	

WARNING: 33% of the cells have expected counts less than 5. Chi-Square may not be a valid test.

Fisher's Exact Test	
Table Probability (P)	0.0485
Pr <= P	0.7729

Table 4.9.3

Severity of punishment

pop a3_3

Frequency / Row Pct	0	1	Total
men	59	6	65
	90.77	9.23	
women	33	0	33
	100.00	0.00	
offenders	34	0	34
	100.00	0.00	
Total	126	6	132

Statistic	DF	Value	Prob
Chi-Square	2	6.4791	0.0392
Phi Coefficient		0.2215	
Cramer's V		0.2215	

WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.

Fisher's Exact Test

Table Probability (P)	0.0126
Pr <= P	0.0330

pop a3_4

Frequency / Row Pct	0	1	Total
men	31	34	65
	47.69	52.31	
women	14	19	33
	42.42	57.58	
offenders	19	15	34
	55.88	44.12	
Total	64	68	132

Statistic	DF	Value	Prob
Chi-Square	2	1.2466	0.5362
Phi Coefficient		0.0972	
Cramer's V		0.0972	

Fisher's Exact Test

Table Probability (P)	0.0145
Pr <= P	0.5401

pop a5

Frequency / Row Pct	1	2	Total
men	39	14	53
	73.58	26.42	
women	25	8	33
	75.76	24.24	
offenders	24	7	31
	77.42	22.58	
Total	88	29	117

Statistic	DF	Value	Prob
Chi-Square	2	0.1616	0.9224
Phi Coefficient		0.0372	
Cramer's V		0.0372	

Fisher's Exact Test

Table Probability (P)	0.0363
Pr <= P	0.9619

pop a8

Frequency | Row Pct	1	2	Total
men	16 29.09	39 70.91	55
women	6 18.18	27 81.82	33
offenders	10 33.33	20 66.67	30
Total	32	86	118

Statistic	DF	Value	Prob
Chi-Square	2	2.0280	0.3628
Phi Coefficient		0.1311	
Cramer's V		0.1311	

Fisher's Exact Test	
Table Probability (P)	0.0135
Pr <= P	0.3706

Table 4.9.4

Distribution of answers to questions 3+5+8

pop a3_1

Frequency | Row Pct	0	1	Total
men	55 84.62	10 15.38	65
women	31 93.94	2 6.06	33
offenders	28 82.35	6 17.65	34
Total	114	18	132

pop a3_2

Frequency | Row Pct	0	1	Total
men	56 86.15	9 13.85	65
women	30 90.91	3 9.09	33
offenders	31 91.18	3 8.82	34
Total	117	15	132

pop a3_3

Frequency | Row Pct	0	1	Total
men	59 90.77	6 9.23	65
women	33 100.00	0 0.00	33
offenders	34 100.00	0 0.00	34
Total	126	6	132

pop a3_4

Frequency | Row Pct	0	1	Total
men	31 47.69	34 52.31	65

women	14	19	33
	42.42	57.58	
offenders	19	15	34
	55.88	44.12	
Total	64	68	132

pop **a5**
Frequency |
Row Pct |

men	39	14	53
	73.58	26.42	
women	25	8	33
	75.76	24.24	
offenders	24	7	31
	77.42	22.58	
Total	88	29	117

pop **a8**
Frequency |
Row Pct |

men	16	39	55
	29.09	70.91	
women	**6**	**27**	33
	18.18	**81.82**	
offenders	10	20	30
	33.33	66.67	
Total	32	86	118

Table 4.10

A one-way variance test for examination of the impact of personality characteristics on sectored populations

Table 4.10.1

Dependent Variable: Extraversion

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.54424069	0.27212035	0.82	**0.4414**
Error	129	42.65740500	0.33067756		
Corrected Total	131	43.20164570			

R-Square	Coeff Var	Root MSE	extraversion Mean
0.012598	17.13927	0.575046	**3.355136**

Bonferroni test (Dunn) **Tests for extraversion**

NOTE: This test controls the Type I experimentwise error rate, but it generally has a higher Type II error rate than REGWQ.

Alpha	0.05
Error Degrees of Freedom	129
Error Mean Square	0.330678
Critical Value of t	2.42560
Minimum Significant Difference	0.3121
Harmonic Mean of Cell Sizes	39.94705

NOTE: Cell sizes are not equal.

Means with the same letter are not significantly different.

Bon Grouping	**Mean**	**N**	**pop**
A	**3.4470**	33	women
A			
A	**3.3824**	34	offenders
A			
A	**3.2943**	65	men

Analysis according to one-way variance test:
F○(2,129)=0.8**2**
Pv=0.4414

Explanation according to Bonferroni test:

Conclusion: there is no difference between the two sectored populations in the dependent variable of extraversion. The grading averages difference between the two sectored is negligible, and indicates the fact that there is no significant difference between the two sectored populations.

Meaning that it can be said that there is an effect of the sectored groups that are examined on the personality characteristic of Extroversion.

Summary: there is no difference in the dependent variable of extroversion between criminal and between women and/or men.

Table 4.10.2

Dependent Variable: **Agreeableness**

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	1.59715859	0.79857930	3.27	**0.0412**
Error	129	31.49881666	0.24417687		
Corrected Total	131	33.09597525			

R-Square	Coeff Var	Root MSE	agree Mean
0.048258	13.91326	0.494143	3.551595

Bonferroni (Dunn) **t Tests for Agreeableness**

NOTE: This test controls the Type I experimentwise error rate, but it generally has a higher Type II error rate than REGWQ.

Alpha	0.05
Error Degrees of Freedom	129
Error Mean Square	0.244177
Critical Value of t	2.42560
Minimum Significant Difference	0.2682
Harmonic Mean of Cell Sizes	39.94705

NOTE: Cell sizes are not equal.

Means with the same letter are not significantly different.

Bon Grouping	Mean	N	pop
A	**3.7335**	**33**	**women**
A			
B **A**	**3.5431**	**34**	**offenders**
B			
B	**3.4637**	**65**	**men**

Analysis according to one-way variance test:

F(2,129)=3.27

Pv=0.0412

Conclusion: there is a significant difference between the two sectored populations in the dependent variable of agreeableness.

Explanation according to Bonferroni test:

The grading averages difference between the sectors indicates the fact that there is a significant difference between two sectored populations: men and women. In the dependent variable of personality characteristic of agreeableness, it cannot be indicated that there is an effect of the two sectored groups that are examined on the personality characteristic of Agreeableness. The test teaches that two groups are created: group A of women and criminals and group B of men and criminals. There is no significant difference between criminals and men as they are in same group B and between criminals and women as they are in same group A. Men and women are part of no mutual category in the dependent variable of Agreeableness. Therefore: the findings indicate a difference between women and men only in this variable.

Table 4.10.3

Dependent Variable: **Consciousness**

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	3.18437184	1.59218592	6.85	**0.0015**
Error	129	29.96577985	0.23229287		
Corrected Total	131	33.15015169			

R-Square	Coeff Var	Root MSE	consc Mean
0.096059	11.62270	0.481968	4.146780

Bonferroni (Dunn) t Tests for consc

NOTE: This test controls the Type I experimentwise error rate, but it generally has a higher Type II error rate than REGWQ.

Alpha	0.05
Error Degrees of Freedom	129
Error Mean Square	0.232293
Critical Value of t	2.42560
Minimum Significant Difference	0.2616
Harmonic Mean of Cell Sizes	39.94705

NOTE: Cell sizes are not equal.

Means with the same letter are not significantly different.

Bon Grouping	Mean	N	pop
A	4.3653	33	women
B A	4.2185	34	offenders
B	3.9983	65	men

Analysis according to one-way variance test:

F(2,129)=6.85

Pv=0.0015

Conclusion: there is a significant difference between the two sectored populations in the dependent variable of Conscientiousness.

Explanation according to Bonferroni test:

The grading averages difference between the sectors indicates the fact that there is a significant difference that is even bigger than in the variable of Agreeableness, between two sectored populations: men and women. In the dependent variable of personality characteristic of Conscientiousness, it cannot be indicated that there is an effect of the two sectored groups that are examined on the personality characteristic of Conscientiousness.

The test teaches that two groups are created: group A of women and criminals and group B of men and criminals. There is no significant difference between criminals and men as they are in same group B and between criminals and women as they are in same group A. Men and women are part of no mutual category in the dependent variable of Conscientiousness. Therefore: the findings indicate a difference between women and men only in this variable.

Table 4.10.4

Dependent Variable: Neurotisism

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.53447856	0.26723928	0.68	**0.5082**
Error	129	50.66336192	0.39273924		
Corrected Total	131	51.19784049			

R-Square	Coeff Var	Root MSE	neuro Mean
0.010439	25.09042	0.626689	2.497723

Bonferroni (Dunn) t Tests for neuro

NOTE: This test controls the Type I experimentwise error rate, but it generally has a higher Type II error rate than REGWQ.

Alpha	0.05
Error Degrees of Freedom	129
Error Mean Square	0.392739
Critical Value of t	2.42560
Minimum Significant Difference	0.3401
Harmonic Mean of Cell Sizes	39.94705

NOTE: Cell sizes are not equal.

Means with the same letter are not significantly different.

Bon Grouping	Mean	N	pop
A	2.5502	65	men
A			
A	2.4997	33	women
A			
A	2.3955	34	offenders

Analysis according to one-way variance test:
F☺(2,129)=0.68
Pv=0.5082

Explanation according to Bonferroni test:

There is no difference between the two sectored populations in the dependent variable of Neuroticism.

The difference between grading averages between the two sectored is negligible. This indicates the fact that there is no significant difference between the two sectored populations.

Meaning, that it can be said that there is an effect on the two sectored groups examined on the personality characteristic of Neuroticism.

Summary: there is no difference in the dependent variable of Neuroticism between criminals and between women and/or men.

Table 4.10.5

Dependent Variable: Openness

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.57651814	0.28825907	0.94	**0.3915**
Error	129	39.36166064	0.30512915		
Corrected Total	131	39.93817878			

R-Square	Coeff Var	Root MSE	openness Mean
0.014435	15.18760	0.552385	3.637079

Bonferroni (Dunn) t Tests for openness

NOTE: This test controls the Type I experimentwise error rate, but it generally has a higher Type II error rate than REGWQ.

Alpha	0.05
Error Degrees of Freedom	129
Error Mean Square	0.305129
Critical Value of t	2.42560
Minimum Significant Difference	0.2998
Harmonic Mean of Cell Sizes	39.94705

NOTE: Cell sizes are not equal.

Means with the same letter are not significantly different.

Bon Grouping	**Mean**	**N**	**pop**
A	3.7157	34	offenders
A			
A	3.6488	65	men
A			
A	3.5330	33	women

Table 4.11

Correlation between personality characteristics (between themselves) in the two sectored populations

---------- pop=**men** ----------

Spearman Correlation Coefficients, N = 65
Prob > |r| under H0: Rho=0

	extraversion	**agree**	**consc**	**neuro**	**openness**
extraversion	1.00000	-0.13831 0.2719	0.05536 0.6614	-0.08719 0.4898	0.22217 0.0753
agree	-0.13831 0.2719	1.00000	0.18705 0.1357	-0.29923 0.0155	**0.28001** 0.0239
consc	0.05536 0.6614	0.18705 0.1357	1.00000	-0.16614 0.1859	**0.23982** 0.0543
neuro	-0.08719 0.4898	-0.29923 0.0155	-0.16614 0.1859	1.00000	-0.35756 0.0035
openness	0.22217 0.0753	0.28001 0.0239	0.23982 0.0543	-0.35756 0.0035	1.00000

---------- pop=**offenders** ----------

Spearman Correlation Coefficients, N = 34
Prob > |r| under H0: Rho=0

	extraversion	**agree**	**consc**	**neuro**	**openness**
extraversion	1.00000	**-0.45420** **0.0070**	0.02315 0.8966	-0.00416 0.9814	0.15046 0.3957
agree	-0.45420 0.0070	1.00000	**0.35358** **0.0402**	-0.20787 0.2381	-0.05649 0.7510
consc	0.02315 0.8966	0.35358 0.0402	1.00000	0.07394 0.6777	0.34023 0.0490
neuro	-0.00416 0.9814	-0.20787 0.2381	0.07394 0.6777	1.00000	-0.20473 0.2454
openness	0.15046 0.3957	-0.05649 0.7510	**0.34023** 0.0490	-0.20473 0.2454	1.00000

---------- pop=**all** ----------

Spearman Correlation Coefficients, N = 132
Prob > |r| under H0: Rho=0

	extraversion	**agree**	**consc**	**neuro**	**openness**
extraversion	1.00000	-0.17137 0.0494	0.10156 0.2466	-0.10833 0.2163	**0.17656** 0.0429
agree	-0.17137 0.0494	1.00000	0.29434 0.0006	-0.20223 0.0201	0.10706 0.2218
consc	0.10156 0.2466	0.29434 0.0006	1.00000	-0.10623 0.2254	0.21038 **0.0155**
neuro	-0.10833 0.2163	-0.20223 0.0201	-0.10623 0.2254	1.00000	**-0.23959** 0.0057
openness	0.17656 0.0429	0.10706 0.2218	0.21038 0.0155	-0.23959 0.0057	1.00000

Table 4.12

Variance analysis test for comparison of a weighted score of personality indexes between the two sectored populations

Dependent Variable: **index**

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	0.54609523	0.27304762	4.80	0.0098
Error	129	7.34234191	0.05691738		
Corrected Total	131	7.88843714			

R-Square	Coeff Var	Root MSE	madad Mean
0.069227	6.984000	0.238574	3.416003

Bonferroni (Dunn) t Tests for madad

Alpha	0.05
Error Degrees of Freedom	129
Error Mean Square	0.056917
Critical Value of t	2.42560
Minimum Significant Difference	0.1295
Harmonic Mean of Cell Sizes	39.94705

NOTE: Cell sizes are not equal.

Means with the same letter are not significantly different.

Bon Grouping		Mean	N	pop
	A	3.51998	33	women
	A			
B	A	3.41820	34	offenders
B				
B		3.36206	65	men

Conclusion: there is difference between men and women in the general personality index. There is no difference between men and criminals and there is no difference between women and criminals.

Table 4.13

Chi-Square test for comparing the adjusted score of personality indexes between the two sectored populations

A variance analysis test was performed for comparing the adjusted score of personality indexes between the two sectored populations

Dependent Variable: Chi-Square 2 (129) Pv=0.0098

Sum of

Means with the same letter are not significantly different.

Bon Grouping		Mean	N	pop
	A	3.51998	33	women
	A			
B	A	3.41820	34	offenders
B				
B		3.36206	65	men

Table 4.13.1

A cross-section exam of each personality trait in separate

pop	**cons_3**		
Frequency |			
Row Pct	no	yes	Total
men	0	65	65
	0.00	100.00	
women	1	32	33
	3.03	96.97	
offenders	0	34	34
	0.00	100.00	
Total	1	131	13

Table 4.13.2

In a correlation examination test between a sector and Agreeableness (a minimal score of 3):

pop	**agree**_3		
Frequency / Row Pct	no	yes	Total
men	9 13.85	56 86.15	65
women	3 9.09	30 90.91	33
offenders	5 14.71	29 85.29	34
Total	17	115	132

Statistic	DF	Value	Prob
Chi-Square	2	0.5774	0.7492

Fisher's Exact Test

Pr <= P	0.8384

Table 4.13.3

In a correlation examination test between a sector and Extroversion (a minimal score of 3):

pop	**extra**_3		
Frequency / Row Pct	no	yes	Total
men	19 29.23	46 70.77	65
women	6 18.18	27 81.82	33
offenders	7 20.59	27 79.41	34
Total	32	100	132

Statistics for Table of pop by extra_3

Statistic	DF	Value	Prob
Chi-Square	2	1.7879	0.4090

Table 4.13.4

In the test of examination of correlation between a sector and Openness (a minimal score of 3.5):

pop	**open**_35		
Frequency / Row Pct	no	yes	Total
men	19 29.23	46 70.77	65
women	15 45.45	18 54.55	33
offenders	10 29.41	24 70.59	34
Total	44	88	132

Statistics for Table of pop by open_35

Statistic	DF	Value	Prob
Chi-Square	2	2.9094	0.2335

Table 4.13.5

In the test of examination of correlation between a sector and Neuroticism (a score less than 2):

pop / Frequency / Row Pct	neuro_2: no	neuro_2: yes	Total
men	55 84.62	10 15.38	65
women	25 75.76	8 24.24	33
offenders	27 79.41	7 20.59	34
Total	107	25	132

Statistic	DF	Value	Prob
Chi-Square	2	1.1997	0.5489

Table 4.13.6

In the test of examination of correlation between a sector and general index (a minimal score of 3 in the new index):

pop / Frequency / Row Pct	madad_3: no	madad_3: yes	Total
men	5 7.69	60 92.31	65
women	0 0.00	33 100.00	33
offenders	2 5.88	32 94.12	34
Total	7	125	132

Statistic	DF	Value	Prob
Chi-Square	2	2.6096	0.2712

WARNING: 50% of the cells have expected counts less than 5. Chi-Square may not be a valid test.

Fisher's Exact Test	
Table Probability (P)	0.0393
Pr <= P	0.3504

Table 4.13.7

Mother's country of birth:

pop / Frequency / Row Pct	mother: 1	2	3	4	5	6	Total
men	7 24.14	9 31.03	5 17.24	1 3.45	6 20.69	1 3.45	29
women	4 14.81	8 29.63	7 25.93	1 3.70	7 25.93	0 0.00	27
offenders	1 16.67	4 66.67	0 0.00	0 0.00	1 16.67	0 0.00	6
Total	12	21	12	2	14	1	62

Table 4.13.8

Father's country of birth:

pop / Frequency / Row Pct	father 1	2	3	4	5	6	Total
men	8	8	6	1	5	1	29
	27.59	27.59	20.69	3.45	17.24	3.45	
women	7	6	5	0	9	0	27
	25.93	22.22	18.52	0.00	33.33	0.00	
offenders	1	3	0	0	1	1	6
	16.67	50.00	0.00	0.00	16.67	16.67	
Total	16	17	11	1	15	2	62

pop / Frequency / Row Pct	need 1	2	3	4	Total
men	13	5	3	0	27
	48.15	18.52	11.11	0.00	
women	14	2	3	1	24
	58.33	8.33	12.50	4.17	
offenders	2	0	1	0	5
	40.00	0.00	20.00	0.00	
Total	29	7	7	1	56

(Continued)

Table of pop by need

pop / Frequency / Row Pct	need 5	12	125	Total
men	4	1	1	27
	14.81	3.70	3.70	
women	4	0	0	24
	0.00	0.00	16.67	
offenders	2	0	0	5
	0.00	0.00	40.00	
Total	10	1	1	56

Table 4.14

Summary table of above data (transferred from above data)

One-way variance test and Bonferroni test for examination of impact of personality traits on the populations of its sectors

	One-way variance analysis test for examination of relation between sectors and personality traits (Dependent Variable)	***Bonferroni test for examination of the difference between population in each variable of personality traits***
Extroversion	F (2,129) = 0.82 Pv = 0.4414	Means with the same letter are not significantly different. Bon Grouping Mean N pop A 3.4470 33 women A 3.3824 34 offenders A 3.2943 65 men
Agreeableness	F (2,129) = 3.27 Pv = 0.0412	Means with the same letter are not significantly different Bon Grouping Mean N pop A 3.7335 33 women BA 3.5431 34 offenders B 3.4637 65 men
Neuroticism	F (2,129) = 0.68 Pv = 0.5082	Means with the same letter are not significantly different Bon Grouping Mean N pop A 2.5502 65 men A 2.4997 33 women A 2.3955 34 offenders
Openness	F (2,129) = 0.94 Pv = 0.3915	Means with the same letter are not significantly different Bon Grouping Mean N pop A 3.7157 34 offenders A 3.6488 65 men A 3.5330 33 women
Conscientiousness	F (2,129) = 6.85 Pv = 0.0015	Means with the same letter are not significantly different Bon Grouping Mean N pop A 4.3653 33 women B A 4.2185 34 offenders B 3.9983 65 men

**'F' means any statistical test in which the test statistic has an F-distribution under the null hypothesis. It is most often used when comparing statistical models that have been fitted to a data set, in order to identify the model that best fits the population from which the data were sampled.*

Table 4.15

Spearman Correlation Coefficients
Prob > |r| under H0: Rho=0
Number of Observations

	Extraversion	***Agreeableness***	***Consciousness***	***Neuroticism***	***Openness***
Men	Risk sum	Risk sum	Risk sum	Risk sum	Risk sum
	-0.08830	0.12814	0.23124	0.07311	-0.04315
	Pv 0.5215	Pv 0.3512	Pv 0.0894	Pv 0.5958	Pv 0.7544
	n-55	n-55	n-55	n-55	n-55
Women	Risk sum	Risk sum	Risk sum	Risk sum	Risk sum
	-0.12429	0.27030	-0.03546	0.08580	-0.10495
	Pv 0.4907	Pv 0.1282	Pv 0.8447	Pv 0.6350	Pv 0.5611
Offenders	Risk sum	Risk sum	Risk sum	Risk sum	Risk sum
	-0.56847	0.15352	0.22429	0.23572	0.01449
	Pv 0.0008	Pv 0.4096	Pv 0.2251	Pv 0.2018	Pv 0.9383
	n-31	n-31	n-31	n-31	n-31
All	Risk sum	Risk sum	Risk sum	Risk sum	Risk sum
	-0.22842	0.15343	0.15879	0.10946	-0.05732
	Pv 0.0125	Pv 0.0957	Pv 0.0845	Pv 0.2360	Pv 0.5358
	n-119	n-119	n-119	n-119	n-119

Table 4.16

Final score in personality traits

for two sectored groups of population (offenders and non offenders (male and female)) based on *Cronbach's reliability coefficient (Alpha)*

Personality trait	***Men***	***Women***	***Offenders***	***All sectors***
Extroversion	0.717330	0.590578	0.594358	0.662951
Agreeableness	0.672085	0.666230	0.590690	0.668278
Consciousness	0.604785	0.603333	0.773795	0.682826
Neuroticism	0.706683	0.782875	0.789093	0.747107
Openness	0.631496	0.786649	0.733534	0.694976

APPENDIX No. 5

SAMPLES OF PSYCHOLOGICAL EXAMINATIONS OF CANDIDATES WHO APPLY FOR A QUALIFIED JOB/ POSITION OF TRUST

(Based on the results obtained in the survey performed by Jacob Rub)

A psychological examination of a person who applies for a qualified job /position of trust – Recommended

Sample 5.1.

Personality trait	Weight of trait	Actual score (%)	Minimal score/required range	Result
Conscientiousness (Co)	0.25	66	55	PASS
Extroversion (Ex)	0.20	38	variable dependent upon criteria	
Neuroticism (Ne)	0.25	38	55	PASS
Agreeableness (Ag)	0.20	61	50	PASS
Openness (Op)	0.10	72	55	PASS

Total score of the evaluation scale – 63, therefore recommended for job.

Our explanation: according to this example, the candidate passes the test in each of the personality traits except for the trait of Extroversion and it is possible that one personality trait would be exceptional. This postulation is not referred to the trait of *Neuroticism* and *Conscientiousness*. As a result, an overall final evaluation is required.

At the same time, each score of the personality trait in actuality according to the questionnaire is multiplied by the relative weight it has received. This action would be performed on all 5 traits. For example: in the personality trait of *Conscientiousness* the actual score (66) would be multiplied by the weight of the trait of the total of evaluation (25%) and the result of 16.5 point/percent shall be received and so forth regarding each personality trait and finally a total summation shall be performed.

A psychological examination of a person who applies for a qualified job /position of trust – Not recommended

Sample 5.2

Personality trait	Weight of trait	Actual score (%)	Minimal score/required range	Result
Conscientiousness (Co)	0.25	66	55	PASS
Extroversion (Ex)	0.20	38	variable dependent upon criteria	
Neuroticism (Ne)	0.25	38	55	PASS
Agreeableness (Ag)	0.20	61	50	FAIL
Openness (Op)	0.10	72	55	FAIL

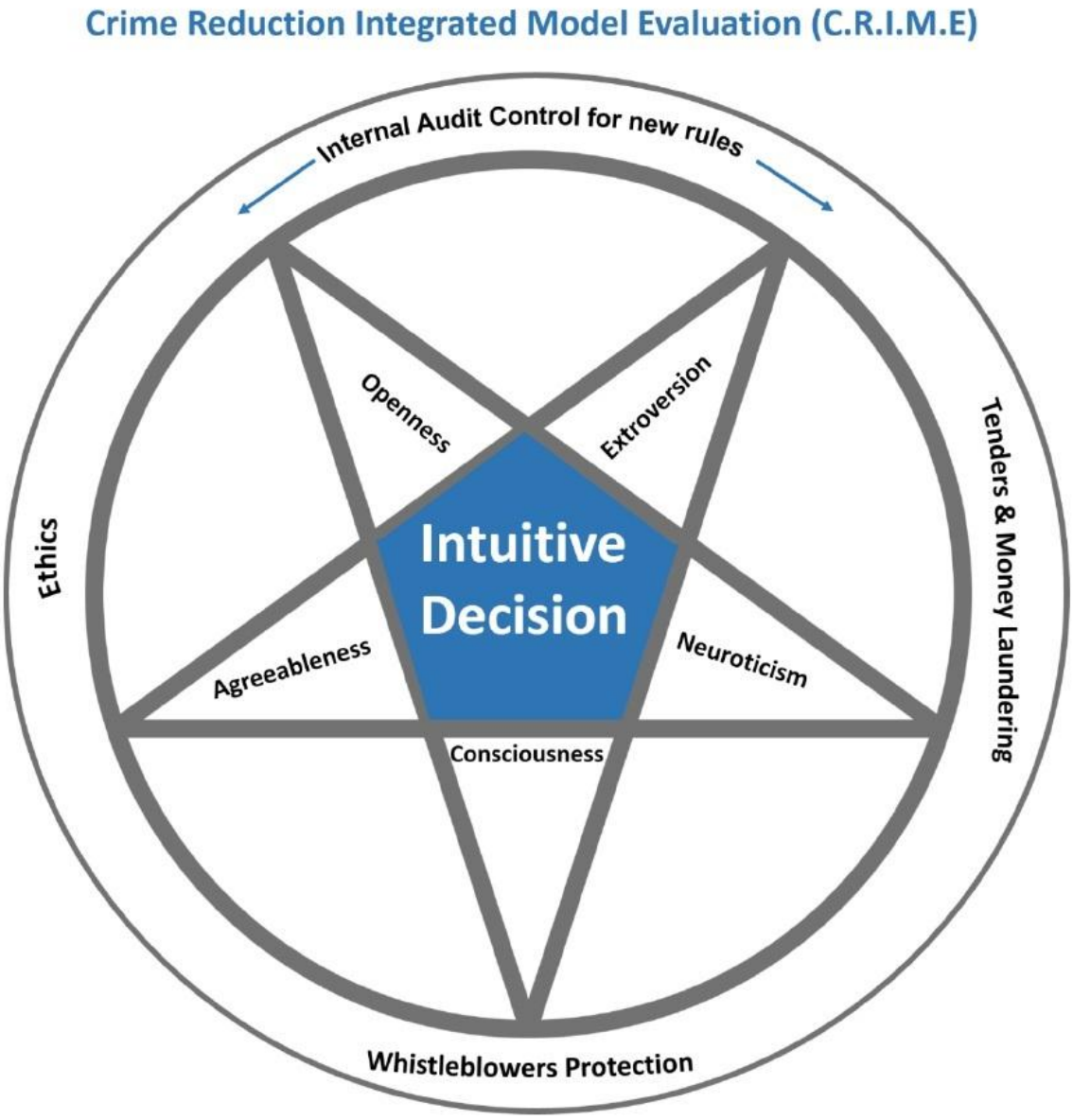
A psychological examination of a person who applies for a qualified job /position of trust – Not recommended

Sample 5.3

Personality trait	Weight of trait	Actual score (%)	Minimal score/required range	Result
Conscientiousness (Co)	0.25	94	55	PASS
Extroversion (Ex)	0.20	59	variable dependent upon criteria	
Neuroticism (Ne)	0.25	95	55	PASS
Agreeableness (Ag)	0.20	38	50	FAIL
Openness (Op)	0.10	53	55	FAIL

APPENDIX No. 6

CRIME REDUCTION INTEGRATED MODEL EVALUATING (C.R.I.M.E.)



APPENDIX No. 7

RECOMMENDATION – IMPLEMENTING RESEARCH SUCCESSFULLY

NISKO ARDAN GROUP

Recommendation - Implementing Research Findings Successfully

Nisko - Ardan Group, through its 15 subsidiaries, engages in the manufacture, project integration, distribution and sale of components, products, systems, and services in electric, electronic, communications, and high-tech sectors. With a 300 million US dollars in sales, The Nisko - Ardan Group is one of Israel's top distribution and marketing (installation and components) firms. In addition, The Nisko - Ardan Group is managing and operating various tenders and therefore positions of trust are highly important with respect to the operators and managers of any tender campaign.

Mr. Jacob Rub is a researcher, a PhD student in the criminal law division, who approached us in order to conduct a pilot to a model created by him designated to track potential white collar criminals holding a senior positions in Nisko - Ardan Group and its 15 subsidiaries, and to assist in the acclimation process of executives to positions of trust in the Group.

We were very impressed when Jacob successfully characterized the psychological behavior of our staff in the group via research questioners and presented the findings to us.

Our interest in Jacob Rub's research derived from the need to cope with the vast and severe phenomenon of white collar offenses that causes substantial financial damages, and discovering an optimal and practical research tool to narrow down the chances of white collar offenses in our group. In this research, we have found, for the first time, a few findings that will allow us to cope efficiently with white collar offenses – known as "under the radar" offenses of a heterogenic population of employees with different personality characteristics.

The current research findings have helped the Nisko - Ardan Group understanding the connection between taking an intuitive decision (by an executive) to commit a white collar offense and his personality characteristics.

Jacob Rub has formed a model for "Recruiting executives and employees for positions of trust in organizations" according to a formula of the probability of committing a white collar offense, subject to compatibility with the definitions of personality characteristics.

In this aforementioned pilot we have learned that the "Jacob Rub's Model" is a solid and reliable test to examine positions of trust personnel.
We congratulate Jacob Rub and wish him luck in his future researches.

Respectfully,

Itzhak Nitzan
President and Chairman, Nisko - Ardan Group 11.12.2016

Nisko Ardan Group
ITZHAK NITZAN

APPENDIX No. 8

DYNAMICS, SITUATION AND STRUCTURE OF WHITE-COLLAR CRIMINALITY IN ISRAEL

Table 8.1

White-collar criminality in Israel during the period since 2005 to 2014 according to the Israeli Police Data

(Israeli Police Data. http://www.cbs.gov.il/reader/shnatonhnew_site.htm (visited: 19.07.2016)

Year	Fraud, Extortion	Forgery, including currency, stamps, documents	Other white-collar offences	**Total number of White-collar crimes**	White-collar criminality from total criminality (%)
2005	6489	7074	1341	**14904**	3,02%
2006	7607	5012	1636	**14266**	2,99%
2007	6313	4486	1381	**12180**	2,75%
2008	6871	4914	1353	**13138**	3,22%
2009	7580	5790	1432	**14802**	3,62%
2010	6867	4864	1508	**13239**	3,45%
2011	6059	4939	1407	**12405**	3,40%
2012	7417	2921	1211	**11540**	3,21%
2013	7364	2867	1238	**11400**	3,13%
2014	6627	3275	1059	**10961**	3,09%

Table 8.2

WHITE-COLLAR CRIMINAL SENTENCES FREQUENCY SURVEY IN THE STATE OF ISRAEL
For the period from 2000 to 2016 (the first half of the year)
(Source: www.nevo.co.il Israeli Law website. Visited: 21.11.2016)

Law + Section	Type of offence	Age+ Gender : Male / Female Adult / Older	Number of judgments	Maximum impri-sonment term by law (in years)	Average impri-sonment given in examined judgments (years)	STD deviation for impri-sonment (years)	Median for Impri-sonment (years)	Average fine given in examined judgments ($)	STD deviation for fine ($)	Median for fine ($)
Israeli Penal Code, 1977, Section 284	**Fraud and breach of trust**	Male Adult / Male Older	188 / 93	3	0.96 / 0.625	1.37 / 1.04	0.5 / 0.25	20,000 / 27850	105,000 / 124550	330 / 660
Israeli Penal Code, 1977, Section 284	**Fraud and breach of trust**	Female Adult / Female Older	26 / 14		0.51 / 0.625	0.65 / 0.82	0.42 / 0.42	1500 / 1990	2460 / 2550	0 / 525
Israeli Penal Code, 1977, Section 290	**Taking a bribe**	Male Adult / Male Older	108 / 45	7 Years till 2010 10 Years from 2010	1.3 / 1.46	1.42 / 1.6	0.75 / 0.75	12560 / 21530	46770 / 70200	2630 / 3950
Israeli Penal Code, 1977, Section 290	**Taking a bribe**	Female Adult / Female Older	9 / 1		0.48 / 0.5	0.42 / 0	0.5 / 0.5	1680 / 6580	1915 / 0	1315 / 8330
Israeli Penal Code, 1977, Section 291	**Giving a bribe**	Male Adult / Male Older	60 / 26	3.5	1.33 / 1.45	2.45 / 2.25	0.5 / 1	30850 / 61800	84360 / 118700	3160 / 10525
Israeli Penal Code, 1977 Section 291	**Giving a bribe**	Female Adult / Female Older	3 / -		0.5 / -	0 / 0	0.5 / -	3160 / -	0 / 0	3160 / 0

Israeli Penal Code, 1977, Section 415	**Fraudulently obtaining**	Male Adult / Male Older	811 / 360	Till 3 years Or till 5 years- Depend on replace-ment	1.72 / 1.76	2.58 / 2.45	0.67 / 0.666	34550 / 57930	229160 / 333900	790 / 1050
Israeli Penal Code, 1977, Section 415	**Fraudulently obtaining**	Female Adult / Female Older	148 / 54		0.68 / 0.76	1.33 / 1.28	0 / 0.04	2880 / 4370	11790 / 18160	0 / 0
Israeli Penal Code, 1977, Section 416	**Stratagem**	Male Adult / Male Older	18 / 9	2	1.93 / 2.32	1.9 / 1.43	1.42 / 3	5090 / 6780	7300 / 8570	725 / 5260
Israeli Penal Code, 1977 Section 416	**Stratagem**	Female Adult / Female Older	1 / 1		1 / 1	0 / 0	1 / 1	13160 / 13160	0 / 0	13160 / 13160
Israeli Penal Code, 1977, Section 418	**Forgery**	Male Adult / Male Older	426 / 194	Till 1 year or till 3 years Or till 5 years - Depend on replace-ment	2.07 / 2.05	2.86 / 2.89	1 / 0.96	20000 / 28180	96540 / 125520	260 / 395
Israeli Penal Code, 1977, Section 418	**Forgery**	Female Adult / Female Older	72 / 21		1.118 / 1.37	1.7 / 1.37	0.5 / 1.17	7858 / 20270	46260 / 83860	5260 / 6580
Israeli Penal Code, 1977, Section 423	**Corporation Falsifying corporate documents**	Male Adult / Male Older	82 / 49	5	2.03 / 2.09	2.27 / 2.45	1 / 1	49750 / 59970	147300 / 181425	5260 / 5920
Israeli Penal Code, 1977, Section 423	**Corporation Falsifying corporate documents**	Female Adult / Female Older	32 / 10		1.4 / 1.76	1.34 / 1.48	0.83 / 1.42	16700 / 39800	68425 / 118320	0 / 0

Israeli Penal Code, 1977 Section 425	**Corporation Fraud and breach of trust**	Male Adult / Male Older	57 / 28	3	2.15 / 2.01	2.38 / 2.16	1.25 / 1	61280 / 65900	161170 / 204225	5260 / 5920
Israeli Penal Code, 1977, Section 425	**Corporation Fraud and breach of trust**	Female Adult / Female Older	11 / 4		1.55 / 2.62	1.48 / 1.67	1 / 3	3400	6060 / 0	0 / 0
Israeli Penal Code, 1977, Section 426	**Concealment deception**	Male Adult / Male Older	2 / 2	3	3.5 / 3.5	3.5 / 3.5	3.5 / 3.5	527600 / 527600	525000 / 525000	527630 / 527600
Israeli Penal Code, 1977, Section 426	**Concealment deception**	Female Adult / Female Older	1 / -		1.5 / -	0 / -	1.5 / -	0 / -	0 / -	0 / 0
Israeli Income Tax Ordinance, Section 216	**Non-existence of certain requirements**	Male Adult / Male Older	510 / 326	1	0.37 / 0.28	0.94 / 0.67	0 / 0	10900 / 6800	6630 / 22940	2630 / 2630
Israeli Income Tax Ordinance, Section 216	**Non-existence of certain requirements**	Female Adult / Female Older	26 / 16		0.46 / 0.11	0.66 / 0.18	0 / 0	3530 / 4100	7720 / 9340	1315 / 859
Israeli Income Tax Ordinance, Section 217	**Report and incorrect information**	Male Adult / Male Older	22 / 13	2	0.77 / 0.76	0.88 / 0.82	0.46 / 0.5	19600 / 13360	27450 / 14970	11840 / 10525

Israeli Income Tax Ordinance, Section 217	**Report and incorrect information**	Female Adult / Female Older	1 / -		0.125 / -	0 / -	0.13 / -	5260 / -	0 / -	5260 / -
Israeli Income Tax Ordinance, Section 220	**Intentionally fraud, with intent to evade tax**	Male Adult / Male Older	437 / 246	7	1.37 / 1.25	1.74 / 0.63	0.75 / 0.67	44550 / 45380	126360 / 121900	13150 / 12500
Israeli Income Tax Ordinance, Section 220	**Intentionally fraud, with intent to evade tax**	Female Adult / Female Older	20 / 13		0.89 /	1.9 / 0.77	0.42 / 0.25	33250 / 47100	87870 / 106200	2370 / 4740
Israeli Value Added Tax Law, Section 117(a)	**Judgement of one year imprisonment offences**	Male Adult / Male Older	609 / 409	1	0.718 / 0.60	1.11 / 0.89	0.5 / 0.42	15600 / 10950	63710 / 26600	4470 / 3950
Israeli Value Added Tax Law Section 117(a)	**Judgement of one year imprisonment offences**	Female Adult / Female Older	37 / 22		0.23 / 0.172	0.28 / 0	0 / 0	4860 / 380	6360 / 5160	2630 / 2040
Israeli Securities Law, Section 52(c)	**Use of information by insider person**	Male Adult / Male Older	10 / 4	5	0.32 / 0.394	0.25 / 0.31	0.25 / 0.38	30400 / 21400	22440 / 12630	23670 / 19730

Israeli Securities Law, Section 52(c)	**Use of information by insider person**	Female Adult / Female Older	1 / 1		0 / 0	0 / 0	0 / 0	10500 / 10500	0 / 0	10530 / 10530
Israeli Securities Law, Section 54	**Fraud in connection with securities**	Male Adult / Male Older	63 / 37	5	0.79 / 0.958	0.5 / 1.33	0.5 / 0.58	34350 / 33400	55160 / 55480	11840 / 11840
Israeli Securities Law, Section 54	**Fraud in connection with securities**	Female Adult / Female Older	2 / 1		0.45 / 0.208	0.28 / 0	0.45` / 0.21	7900 / 2630	5260 / 0	7900 / 2630

APPENDIX No 9

WHITE-COLLAR CRIMES IN THE PUBLIC AND PRIVATE SECTORS OF THE REPUBLIC OF MOLDOVA

Table 9.1

White-collar crimes in the public sector of the Republic of Moldova – 21 cases selected from the Chancery of the Supreme Court of Justice since 2014 till 2016 (June)

1. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.4-1re-106/14. Decision from March 19, 2014.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 31 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The police officer	**3.**	*Criminal punishment applied to the person:* imprisonment for 5 years on probation, criminal fine in the size of 1500 conventional units. *Complementary punishment* – restriction to occupy certain posts in public service and to execute professional activity in law enforcement authorities during 2 years.
4.	*Previous conviction (criminal history of the person):* absent		
2. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1 ra-889/14. Decision from May 28, 2014.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 37 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Acts of corruption. Excess of power.
3.	*Professional status:* The police officer	**3.**	*Criminal punishment applied to the person:* imprisonment for 2 years on probation. Complementary punishment – restriction to occupy certain posts in public service and to execute professional activity in law enforcement authorities during 2 years.
4.	*Previous conviction (criminal history of the person):* absent		
3. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no. 1ra-1045/2014. Decision from June 11, 2014.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 45 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Drokya	**2.**	*Nature of misdeed:* Acts of corruption. Excess of power.
3.	*Professional status:* The police officer	**3.**	*Criminal punishment applied to the*

4.	*Previous conviction (criminal history of the person):* absent		*person:* imprisonment for 5 years on probation; criminal fine of 200 conventional units (4.000 leys). Complementary punishment – restriction to occupy certain posts in public service and to execute professional activity in law enforcement authorities during 3 years.
4. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.4-1re-206/14. Decision from June 19, 2014.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 31 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Drokya	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The police officer	**3.**	*Criminal punishment applied to the person:* imprisonment for 5 years on probation, criminal fine in the size of 2000 conventional units (40.000 leys). *Complementary punishment* – restriction to occupy certain posts in public service and to execute professional activity in law enforcement authorities during 5 years.
4.	*Previous conviction (criminal history of the person):* absent		
5. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.4-1re-170/14. Decision from June 26, 2014.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 47 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Yaloveny	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The police officer	**3.**	*Criminal punishment applied to the person:* imprisonment for 6 years in the penitentiary of medium security, criminal fine in the size of 1000 conventional units (20.000 leys). *Complementary punishment* – restriction to occupy certain posts in public service and to execute professional activity in law enforcement authorities during 3 years.
4.	*Previous conviction (criminal history of the person):* absent		
6. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no. 1ra-1207/2014. Decision from October 14, 2014.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 29 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Brycheny	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The police officer of road traffic authority (Highway Patrol)	**3.**	*Criminal punishment applied to the person:* not applied. The person is acquitted.

4.	*Previous conviction (criminal history of the person):* absent		
7. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.4-1re-149/2014. Decision from October 30, 2014.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 60 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* Head-officer of An Administrative Council	**3.**	*Criminal punishment applied to the person:* imprisonment for 4 years on probation, criminal fine in the size of 600 conventional units. *Complementary punishment* – restriction to occupy certain posts in public service and to execute professional activity in law enforcement authorities during 3 years.
4.	*Previous conviction (criminal history of the person):* absent		
8. *Chancery of the Supreme Court of Justice of the Republic of Moldova.* Criminal record no. 1ra-1404/2014. Decision from November 04, 2014.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 50 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Soroka	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The physician in a hospital	**3.**	*Criminal punishment applied to the person:* criminal fine of 150 conventional units.
4.	*Previous conviction (criminal history of the person):* absent		
9. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no. 4-1re-24/15. Decision from January 22, 2015.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 44 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Chymyshlya	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The police officer	**3.**	*Criminal punishment applied to the person*: imprisonment for 2 years on probation. *Complementary punishment* – restriction to occupy certain posts in public service and to execute professional activity in law enforcement authorities during 2 years.
4.	*Previous conviction (criminal history of the person):* absent		
10. Chancery of the Supreme Court of Justice of the Republic of Moldova. Criminal record no.1ra-309/2016. Decision from February 24, 2016.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 51 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.

2.	*Place where the criminal offence was perpetrated:* Yaloveny	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The Mayor of the City (Portreeve)	**3.**	*Criminal punishment applied to the person:* is not displayed because the term for criminal prosecution has been expired.
4.	*Previous conviction (criminal history of the person):* absent		

11. *Chancery of the Supreme Court of Justice of the Republic of Moldova.* Criminal record no.1ra-657/2016. Decision from March 16, 2016.

I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 33 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Strasheny	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The police officer	**3.**	*Criminal punishment applied to the person:* imprisonment for 5,6 years in the penitentiary of medium security; criminal fine of 6000 conventional units (120.000 leys). Complementary punishment – restriction to occupy certain posts in public service and to execute professional activity in law enforcement during 7 years.
4.	*Previous conviction (criminal history of the person):* absent		

12. *Chancery of the Supreme Court of Justice of the Republic of Moldova.* Criminal record no.1ra-558/2016. Decision from April 05, 2016.

I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 28 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The police officer	**3.**	*Criminal punishment applied to the person:* imprisonment for 6 years in the penitentiary of medium security; criminal fine of 1500 conventional units (30.000 leys). Complementary punishment – restriction to occupy certain posts in public service and to execute professional activity during 2 years.
4.	*Previous conviction (criminal history of the person):* absent		

13. *Chancery of the Supreme Court of Justice of the Republic of Moldova.* Criminal record no.1ra-684/2016. Decision from April 12, 2016.

I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* a criminal group – the first offender – 33 years old (Male); – the second offender – 33 years old (Male); – the third offender – 31 years old (Male); – the fourth offener – 23 years old (Female).	**1.**	*Circumstances of the case:* linked to profession.

2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Acts of corruption. Abuse of power
3.	*Professional status:* Police officers	**3.**	*Criminal punishment applied to the person:* not established yet. Criminal proceeding is not finished. .
4.	*Previous conviction (criminal history of the person):* absent		

14. Chancery of the Supreme Court of Justice of the Republic of Moldova. Criminal record no.1ds-5/16. Decision from April 12, 2016.

I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 29 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Acts of corruption. Excess of power. Trafficking in fire-arms, Trafficking in drugs.
3.	*Professional status:* The police officer	**3.**	*Criminal punishment applied to the person:* imprisonment for 5,6 years in the penitentiary of medium security; criminal fine of 4200 conventional units (84.000 leys). Complementary punishment – restriction to occupy certain posts in public service and to execute professional activity in law enforcement authorities during 2 years.
4.	*Previous conviction (criminal history of the person):* absent		

15. *Chancery of the Supreme Court of Justice of the Republic of Moldova.* Criminal record no. 1ra-41/2016. Decision from April 13, 2016.

I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 53 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Oknytsa	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The customs official	**3.**	*Criminal punishment applied to the person:* imprisonment for 5 years on probation; criminal fine of 2000 conventional units (40.000 leys). Complementary punishment – restriction to occupy certain posts in public service and to execute professional activity in customs during 5 years.
4.	*Previous conviction (criminal history of the person):* absent		

16. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.4-1re-98/2016. Decision from April 14, 2016.

I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 35 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Ryshkany	**2.**	*Nature of misdeed:* Abuse of power. Forgery in public documents. Acts of corruption.
3.	*Professional status:* The police officer of road traffic (Highway Patrol)	**3.**	*Criminal punishment applied to the person:* imprisonment for 5 years on probation;

4.	*Previous conviction (criminal history of the person):* absent		criminal fine in the size of 1000 conventional units (20.000 leys). *Complementary punishment* – restriction to occupy certain posts in public service and to execute professional activity in law enforcement authorities during 4 years.
17. *Chancery of the Supreme Court of Justice of the Republic of Moldova.* Criminal record no.1ra-335/2016. Decision from April 19, 2016.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 33 years old (Female)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Ryshkany	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The police officer		*Criminal punishment applied to the person:* imprisonment for 5 years on probation; criminal fine of 1000 conventional units (20.000 leys). *Complementary punishment:* restriction to occupy certain posts in public service and to execute professional activity during 3 years.
4.	*Previous conviction (criminal history of the person):* absent	**3.**	
18. *Chancery of the Supreme Court of Justice of the Republic of Moldova.* Criminal record no.1ra-516/2016. Decision from April 19, 2016.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 39 years old (Female)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Floreshty	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The prosecutor		*Criminal punishment applied to the person:* imprisonment for 7 years in the penitentiary for female offenders; criminal fine of 1000 conventional units (20.000 leys). *Complementary punishment:* restriction to occupy certain posts in public service and to execute professional activity during 3 years.
4.	*Previous conviction (criminal history of the person):* absent	**3.**	
19. *Chancery of the Supreme Court of Justice of the Republic of Moldova.* Criminal record no.1ra - 858/16. Decision from April 20, 2016.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 26 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Chimishlya	**2.**	*Nature of misdeed:* Acts of corruption. Forgery in public documents.
3.	*Professional status:* The police officer		*Criminal punishment applied to the person:* imprisonment for 5 years on probation; criminal fine of 1150 conventional units. *Complementary punishment:* restriction to occupy certain posts in public service and to execute professional activity during 3 years.
4.	*Previous conviction (criminal history of the person):* absent	**3.**	

20. *Chancery of the Supreme Court of Justice of the Republic of Moldova.* Criminal record no. 1cs-63/2016. Decision from May 17, 2016.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 37 years old (Male).	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Drokya	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The judge	**3.**	*Criminal punishment applied to the person:* not established yet. Criminal proceeding doesn't finished.
4.	*Previous conviction (criminal history of the person):* absent		
21. *Chancery of the Supreme Court of Justice of the Republic of Moldova.* Criminal record no. 1ra-761/2016. Decision from May 24, 2016.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 32 years old (Male).	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The police officer	**3.**	*Criminal punishment applied to the person:* imprisonment for 5 years on probation; criminal fine of 2000 conventional units (40.000 leys). Complementary punishment – restriction to occupy certain posts in public service or to execute activity of law enforcement during 5 years.
4.	*Previous conviction (criminal history of the person):* absent		

Table 9.2

White-collar crimes in the private sector of the Republic of Moldova – cases selected from the Chancery of the Supreme Court of Justice since 2014 till 2016 (June)

1. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-193/14. Decision from September 17, 2013.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* – 46 years old (Male); – 39 years old (Female).	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Komrat	**2.**	*Nature of misdeed:* Abuse of power. Embezzlement. Forgery in official documents. False denunciation.
3.	*Professional status:* The Director of an Enterprise The Vice-director of an Enterprise	**3.**	*Criminal punishment applied to the person:* – The first offender: imprisonment for

4.	*Criminal history of the person:* absent		the term of 11 years in the penitentiary of maximum security. – The second offender: imprisonment for the term of 8 years in the penitentiary for women. *Complementary punishment:* – The first offender: restriction to occupy certain posts or to execute certain professional activity during 4 years. – The second offender: restriction to occupy certain posts or to execute certain professional activity during 3 years.
2. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-905/2013. Decision from October 23, 2013.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 41 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kahool	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The Head of Communication Service of a Firm	**3.**	*Criminal punishment applied to the person:* criminal fine in the size of 1000 conventional units. *Complementary punishment:* restriction to occupy certain posts or to execute certain professional activity during 2 years.
4.	*Criminal history of the person:* absent		
3. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-193/14. Decision from January 29, 2014.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 37 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Abuse of power. Embezzlement. Forgery in official documents.
3.	*Professional status:* The Director of an Enterprise	**3.**	*Criminal punishment applied to the person:* imprisonment for the term of 7,6 years in the penitentiary of medium security. *Complementary punishment:* restriction to occupy certain posts or to execute certain professional activity during 5 years.
4.	*Criminal history of the person:* absent		
4. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-83/2014. Decision from April 01, 2014.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 53 years old (Female)	**1.**	*Circumstances of the case:* linked to profession.

2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Abuse of power. Forgery in State symbols and trade marks. False denunciation. Forgery in official documents.
3.	*Professional status:* The manager of a Bankruptcy process	**3.**	*Criminal punishment applied to the person:* criminal fine in the size of 1500 conventional units (30.000 leys). *Complementary punishment:* restriction to occupy certain posts or to execute certain professional activity during 3 years.
4.	*Criminal history of the person:* absent		
5. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no. 1ra-872/2014. Decision from May 14, 2014.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 43 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Ungheny	**2.**	*Nature of misdeed:* Abuse of power.
3.	*Professional status:* The manager of an Enterprise	**3.**	*Criminal punishment applied to the person:* no punishment applied. Acquittal.
4.	*Criminal history of the person:* absent		
6. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-1118/14. Decision from June 25, 2014.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 55 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Dubossary	**2.**	*Nature of misdeed:* Abuse of power.
3.	*Professional status:* The Vice-President of a Corporation	**3.**	*Criminal punishment applied to the person:* no punishment applied. Acquittal.
4.	*Criminal history of the person:* absent		
7. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-1196/2014. Decision from July 22, 2014.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 32 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Forgery in documents. Abuse of power. Embezzlement by abuse of trust.
3.	*Professional status:* The Vice-President of a Corporation	**3.**	*Criminal punishment applied to the person:* imprisonment on the term of 5 years in the penitentiary of medium security. *Complementary punishment:* restriction to occupy certain posts or to execute certain professional activity during 4 years.
4.	*Criminal history of the person:* absent		

8. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.4-1re-285/2014. Decision from September 25, 2014.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 64 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Yaloveny	**2.**	*Nature of misdeed:* Abuse of power. Forgery of public documents. Using of counterfeited documents.
3.	*Professional status:* The factory Director	**3.**	*Criminal punishment applied to the person:* criminal fine in the size of 1500 conventional units.
4.	*Criminal history of the person:* absent		
9. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-1624/14. Decision from December 15, 2014.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 29 years old (Female)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Edyntsy	**2.**	*Nature of misdeed:* Forgery in documents. Abuse of power. Embezzlement by abuse of trust.
3.	*Professional status:* The Manager of an Enterprise	**3.**	*Criminal punishment applied to the person:* criminal fine in the size of 500 of conventional units. *Complementary punishment:* restriction to occupy certain posts or to execute certain professional activity during 2 years.
4.	*Criminal history of the person:* absent		
10. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no. 1ra-241/2015. Decision from February 25, 2015.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 44 years old (Female)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Forgery in documents. Abuse of power. Embezzlement by abuse of trust.
3.	*Professional status:* The Top-Manager of a Bank	**3.**	*Criminal punishment applied to the person:* imprisonment on the term of 9 years in the penitentiary for women. *Complementary punishment:* restriction to occupy certain posts or to execute certain professional activity during 3 years.
4.	*Criminal history of the person:* absent		
11. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-378/2015. Decision from April 28, 2015.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 30 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Forgery in documents. Abuse of power.

3.	*Professional status:* The notary	**3.**	*Criminal punishment applied to the person:* imprisonment on the term of 3 years on probation. *Complementary punishment:* restriction to occupy certain posts or to execute certain professional activity during 3 years.
4.	*Criminal history of the person:* absent		
12. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-424/2015. Decision from May 05, 2015.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 58 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Forgery in documents. Abuse of power.
3.	*Professional status:* The notary	**3.**	*Criminal punishment applied to the person:* no punishment applied. Acquittal.
4.	*Criminal history of the person:* absent		
13. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-540/2015. Decision from May 19, 2015.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 23 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Chyadyr-Lunga	**2.**	*Nature of misdeed:* Embezzlement by abuse of trust. Forgery in documents. Abuse of power.
3.	*Professional status:* The General Director of an Enterprise	**3.**	*Criminal punishment applied to the person:* imprisonment on the term of 3 years on probation. *Complementary punishment:* restriction to occupy certain posts or to execute activity of enterprise's management during 4 years.
4.	*Criminal history of the person:* absent		
14. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no. 1ra-501/2015. Decision from June 30, 2015.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 60 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Komrat	**2.**	*Nature of misdeed:* Embezzlement by abuse of trust. Forgery in documents. Abuse of power.
3.	*Professional status:* The General Director of an Enterprise	**3.**	*Criminal punishment applied to the person:* imprisonment on the term of 10 years in the penitentiary of medium security.
4.	*Criminal history of the person:* absent		

15. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no. 1ra-1067/2015. Decision from November 11, 2015.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 51 years old (Female)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Beltsy	**2.**	*Nature of misdeed:* Acts of corruption.
3.	*Professional status:* The expert appraiser at the Expertise and Certification Agency	**3.**	*Criminal punishment applied to the person:* criminal fine in the size of 500 conventional units. *Complementary punishment:* restriction to occupy certain posts or to execute certain professional activity during 2 years.
4.	*Criminal history of the person:* absent		
16. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-786/2015. Decision from November 17, 2015.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 53 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Embezzlement by abuse of trust. Forgery in documents. Abuse of power.
3.	*Professional status:* The General Director of an Enterprise	**3.**	*Criminal punishment applied to the person:* imprisonment on the term of 8 years.
4.	*Criminal history of the person:* absent		
17. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-7/2016. Decision from December 15, 2015.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 43 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Embezzlement by abuse of trust. Forgery in documents.
3.	*Professional status:* The Driver of a Bank Officer	**3.**	*Criminal punishment applied to the person:* not applied. The violation has been appreciated by the judicial instance as an administrative one.
4.	*Criminal history of the person:* absent		
18. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-7/2016. Decision from January 26, 2016.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 32 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Embezzlement by abuse of trust. Forgery in documents. Abuse of power.

3.	*Professional status:* The Vice-President of a Corporation	**3.**	*Criminal punishment applied to the person:* imprisonment on the term of 5 years un a penitentiary of medium security. *Complementary punishment:* restriction to occupy certain posts or to execute activity of enterprise's management during 4 years.
4.	*Criminal history of the person:* absent		
19. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-7/2016. Decision from February 02, 2016.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 57 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kihinev	**2.**	*Nature of misdeed:* Embezzlement by abuse of trust. Forgery in documents. Abuse of power.
3.	*Professional status:* The Director of an Enterprise	**3.**	*Criminal punishment applied to the person:* imprisonment on the term of 8 years un a penitentiary of medium security.
4.	*Criminal history of the person:* absent		
20. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no. 1ra-64/2016. Decision from February 24, 2016.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 29 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Aneny Noy	**2.**	*Nature of misdeed:* Abuse of power. Forgery in documents. Embezzlement.
3.	*Professional status:* The Top Manager of an Enterprise	**3.**	*Criminal punishment applied to the person:* imprisonment on the term of 8 years un a penitentiary of medium security. criminal fine in the size of 500 conventional units (10.000 leys). *Complementary punishment:* restriction to occupy certain posts or to execute activity of enterprise's management during 4 years.
4.	*Criminal history of the person:* absent		
21. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-48/2016. Decision from March 01, 2016.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 47 years old (Female)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Drokya	**2.**	*Nature of misdeed:* Abuse of power. Forgery in documents. Embezzlement.
3.	*Professional status:* The Head Accountant of an Enterprise	**3.**	*Criminal punishment applied to the person:* no punishment applied. Acquittal.
4.	*Criminal history of the person:* absent		

22. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-34/2016. Decision from March 15, 2016.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 57 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Abuse of trust. Forgery in documents. Embezzlement.
3.	*Professional status:* The Director of an Enterprise	**3.**	*Criminal punishment applied to the person:* criminal fine in the size of 500 conventional units. *Complementary punishment:* restriction to occupy certain posts or to execute certain professional activity during 2 years.
4.	*Criminal history of the person:* absent		
23. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-15/2016. Decision from March 22, 2016.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 57 years old (Female)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Acts of dishonesty. Forgery in documents. Embezzlement.
3.	*Professional status:* The accountant (bookkeeper) of a Municipal Enterprise	**3.**	*Criminal punishment applied to the person:* criminal fine in the size of 1000 conventional units. *Complementary punishment:* restriction to occupy certain posts or to execute certain professional activity during 2 years.
4.	*Criminal history of the person:* absent		
24. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-45/2016. Decision from March 29, 2016.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 37 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Kishinev	**2.**	*Nature of misdeed:* Acts of dishonesty. Forgery in documents. Embezzlement. Acts of Corruption.
3.	*Professional status:* The financial Director of a Municipal Enterprise	**3.**	*Criminal punishment applied to the person:* criminal fine in the size of 1000 conventional units. *Complementary punishment:* restriction to occupy certain posts or to execute certain professional activity during 2 years.
4.	*Criminal history of the person:* absent		
25. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no. 1ra-721/2016. Decision from April 06, 2016.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 35 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.

2.	*Place where the criminal offence was perpetrated:* Beltsy	**2.**	*Nature of misdeed:* Acts of dishonesty. Forgery in documents. Abuse of power. Tax evasion. Acts of corruption.
3.	*Professional status:* The Head of a Corporation	**3.**	*Criminal punishment applied to the person:* criminal fine in the size of 400 conventional units. *Complementary punishment:* restriction to occupy certain posts or to execute certain professional activity during 2 years.
4.	*Criminal history of the person:* absent		
26. *Chancery of the Supreme Court of Justice of the Republic of Moldova*. Criminal record no.1ra-546/2016. Decision from June 07, 2016.			
I. Circumstances related to personality		**II. Circumstances related to the essence of the criminal misdeed**	
1.	*Age on the date when a criminal offence was perpetrated:* 49 years old (Male)	**1.**	*Circumstances of the case:* linked to profession.
2.	*Place where the criminal offence was perpetrated:* Dondusheny	**2.**	*Nature of misdeed:* Abuse of power. Forgery in documents.
3.	*Professional status:* The Head of Technical Service of a Firm	**3.**	*Criminal punishment applied to the person:* criminal fine in the size of 400 conventional units. *Complementary punishment:* restriction to occupy certain posts or to execute certain professional activity during 2 years.
4.	*Criminal history of the person:* absent		

COMPLIANCE REGULATION

for doctoral theses elaborated in the state language

The undersigned, declare on my own responsibility that the materials presented in the present doctoral thesis are the result of my own researches and scientific achievements. I am aware of the fact that, otherwise, I will bear the consequences in accordance with the law in force.

RUB Jacob

Signature:

Date: September 15, 2017

CURRICULUM VITAE



Personal data: ***RUB Jacob Solomon***

Date of birth: ***10.01.1952***

Place of birth: ***Haifa, Israel***

Professional education:

(1) *1973-1976* – Industrial and Management Practical Engineer. Teknion, Israel;

(2) *1985-1989* – B.A. in Political Science. Haifa University, Israel;

(3) *1985-1989* – B.A. in Geography. Haifa University, Israel;

(4) *1989-1992* – M.A. in Behavior Management and Organizational Behavior. Marketing.

(5) *1995-1999* – Ph.D. in Business Administration, Specialization: Human Behavior, Newport University, USA.

(6) *2010-2011* – M.A. in Law, Bar Ilan University, Israel;

(7) *2015* – Doctor Honoris Causa in Criminal Law, the Academy of Natural Sciences, Hanover, Germany (European University)

(8) *2015* – Professor Honoris Causa of metaphysics from Los Angeles. Development Church & Institute, USA

(9) *2015* – Doctor Honoris Causa, Los Angeles Development Church & Institute, USA.

Professional Activity:

(1) 2014 – *till present* – Lay judge as a Public Representative Party, Labor Court and Social Security, Haifa, Israel;

(2) *2015 – till present* – Member of The Israeli Association of Public Law;

(3) *2015 – till present* – Member of the Academy of Natural Sciences, Hanover, Germany (European University);

Domain of scientific research:

(1) **Criminology:** White-collar Crimes; Terrorism;

(2) **Economics:** Business Administration and Organizational Behavior.

Participation at conferences:

(1) RUB Jacob (în coautorat cu: GÎRLA Lilia). *Reduction of the white-collar criminality in Israel and Moldova: peculiarities of criminal misbehavior and its legal aspects.* În: Conferința Științifică națională cu participare internațională „Integrare prin cercetare și

inovare", 10-11 noiembrie 2014. Rezumate ale comunicărilor. Științe sociale. Volumul II. – Chișinău: CEP USM, 2014, p.125-128.

(2) RUB Jacob. *Whistblower protection must be a Government.* În: Conferința științifică internațională jubiliară „Rolul științei și educației din Republica Moldova în implementarea acordului de asociere la Uniunea Europeană": In honorem academicianului Valeriu Canțer, Chișinău, 05 februarie 2015, Universitatea „Constantin Stere": lucrări expuse în cadrul atelierul socio-uman. – Iași: Vasiliana 98, 2015, p. 397-400.

Edited scientific publications:

(1) RUB Jacob. *Decision Theory – Renewing The Empirical study of Economic Behavior*. În: Studia Universitatis Moldaviae (Seria Științe sociale), 2014, nr. 8(78), p. 176-183. (ISSN 1814-3199)

(2) RUB Jacob. *From Habitually to Awareness: Tools for Dealing with an Increase in 'Preventive Awareness' of White-collar Criminality by Media Campaign*. În: Studia Universitatis Moldaviae (Seria Științe sociale), 2014, nr. 8(78), p. 184-189. (ISSN 1814-3199)

(3) RUB Jacob. *Prosecution and Punishment of the Dark Crime Offences: The White-Collar Criminals Should Know That The Collar of the Perpetrator of the Offence is not White*. În: Studia Universitatis Moldaviae (Seria Științe sociale), 2014, nr. 8(78), p. 190-197. (ISSN 1814-3199)

(4) RUB Jacob. *Money Laundering: Ring Around The White Collar.* În: Studia Universitatis Moldaviae (Seria Științe sociale), 2015, nr. 3(83), p. 189-193. (ISSN 1814-3199)

(5) RUB Jacob. *Money Laundering as an Isolated Phenomenon and Leading Factor in White Collar Criminality, Puts Moldova Case Judiciary on the Spot.* În: Studia Universitatis Moldaviae (Seria Științe sociale), 2015, nr. 8(88), p. 148-152. (ISSN 1814-3199)

(6) RUB Jacob (în coautorat cu: GÎRLA Lilia). *White-collar crime: definitional issues and classification*. În: Revista Națională de Drept, 2015 nr. 8(178), p. 19-26. (ISSN 1811-0770)

(7) RUB Jacob (în coautorat cu: GÎRLA Lilia). *Psychological portrait of the white-collar offender: decision-making and rational choice.* În: Revista Națională de Drept, 2015 nr. 9(179), p. 25-33. (ISSN 1811-0770)

(8) RUB Jacob (în coautorat cu: GÎRLA Lilia). *White-Collar Crimes in the Public and Private Sectors of the Republic of Moldova.* In: Revista Națională de Drept, 2016, nr. 9(191), p. 13-27. (ISSN 1811-0770)

(9) RUB Jacob (în coautorat cu: GÎRLA Lilia). *White-collar crime and fraud: the definitional issue.* In: Revista Națională de Drept, 2016, nr. 10(192), p. 28-37.

(10) RUB Jacob. *White-collar crime's Forecasting and Reduction by means of Pre-Employment Testing in The Penal Politics of the State: Empirical Findings For Moldova and Israel*. In: Studia Universitatis Moldaviae, Seria „Științe sociale", 2016, nr. 8(98), p. 193-206. (ISSN 1814-3199), CZU: 343.231 (478:569.4)

(11) RUB Jacob. (în coautorat cu: GÎRLA Lilia*). Correlation between Risk-Taking and Risk Averting Behavior During the White-Collar Crime Perpetrating: Empirical Findings for Moldova and Israel.* In: Studia Universitatis Moldaviae, Seria „Științe sociale", 2016, nr. 8(98), p. 156-169. (ISSN 1814-3199), CZU: 343.231 (478:569.4)

Contact information:

Tel: 0524698559

Fax: 972-4-6292477

E-mail: jyrubs@gmail.com