

**Assessing Attitudes and Beliefs
towards White-Collar Crime, Fraud
and Corruption in Ireland**

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Abstract

The recent and ongoing economic crisis has forced new attention on white collar crime and how leniently it is prosecuted by the criminal justice system. How white-collar crime is perceived by the Irish public is of great importance in informing legislators. While in the past white-collar crime may have been viewed as fairly harmless, especially in comparison to street crime, the unprecedented effects of austerity measures have since challenged that view. This research conducted a statistical study through online questionnaire with the aims to identify attitudes and beliefs surrounding the seriousness of white-collar crime while reviewing for correlations with the variables of age, gender, level of education and ethical positions. While no significant correlations were found, the results nonetheless revealed attitudes and beliefs surrounding the seriousness of white-collar crime that equalled that of street crime.

Introduction

Edwin Sutherland (1940) coined the term *white-collar crime* and originally defined white-collar crime as “committed by persons of respectability and high social status in the course of his occupation” (Sutherland, 1949, p.9). This definition has long been surpassed and white-collar crime has become a generic term referring to a broad range of illegal acts committed by society at large (Holtfreter, Van Slyke, Bratton & Gertz, 2008).

The types of white-collar crime range from anti-trust offenses to environmental violations to financial frauds and beyond (Cohen, n.d.). These types of crime are no less important than ‘street crime,’ they too impose enormous financial, mental, emotional, physical and social harms on individuals, communities, and society in general. This challenged sociologists to study white-collar crime as a serious social problem. However, because of the special characteristics and techniques by which they are committed, significant problems arise for law enforcement and regulatory agencies in investigating and prosecuting white-collar crimes. Additionally, more recent evidence suggests that white-collar crime is pervasive and growing (Braithwaite, 2010).

The *Global Financial Crisis* of 2008 exposed numerous questionable trading practices by Central Banks, Governments and influential business leaders alike (Braithwaite, 2010) which brought white-collar crime to the forefront of society’s awareness and interest. The exposure resulted in an overhaul of regulations and accountability. However, the true extent of white-collar crime has yet to be unearthed, but what is very evident is the considerable financial impact on the general populace being felt through austerity measures (Larsson, 2013).

There has been very little research into public attitudes, perceptions or understanding associated with white-collar crime (Larsson, 2013). Majority of previous research into white-collar crime is centred on distinctions from other types of crimes or distinguishing differing

criminal mentalities between ‘crimes in the street’ verses ‘crimes in the suite’, such as the development of the *Psychological Inventory of Criminal Thinking Styles* (Walters, 1995). However, given the fact that the effectiveness of controls over white-collar crime cannot rise above the integrity and ethical values of the people who create, administer and monitor regulations, it is therefore vital to research society’s ethical attitudes and beliefs surrounding white-collar crime, fraud and corruption (Gottschalk, 2013).

Qualitative psychological interviews are mainly used during research into the complex interaction of emotional, motivational and cognitive processes which lead up to a crime. The results of research into better understanding the criminal psychological profiles and motives behind white-collar crime reveals extremely disparate *personality types* (Cleff, Naderer & Volkert, 2013). However, recent research has shown the distinction between white-collar and other types of criminals seems to be fading (Arnulf & Gottschalk, 2012). Even though white-collar criminals cause significant financial, emotional and physical harms historically their crimes were viewed as being less harmful than street level crimes. Viewing the white-collar criminal as a *gentler offender* diminishes research which has shown that white-collar criminals display patterns of criminal thinking which parallels street level offenders (Perri, 2011).

Majority of white-collar crime and fraud cases involve accounting malpractices (ACFE, 2014) including false statements of corporate assets and profits to obtain business or personal advantage (Kaminski, Sterling Wetzel & Guan, 2004). Due to the financial nature of these crimes, repayment is generally sought as recompense while street crime is punishable by incarceration (Coleman, 1998). This type of *Teleological Theory of Justice* is very utilitarian in its approach to sentencing, deeming the immorality of the act being dependent upon the consequences of the act (Almeder, 2000), with supreme importance being placed on the physical

trauma associated with the crime. However, with the worldwide move towards commercialism a *Deontological Theory of Justice* has become more evident; where immorality has nothing to do with the consequences of the act and the focus is on a *duty* to act morally (Shapiro, 1990).

Defining white-collar crime, fraud and corruption;

There is little issue in defining fraud and corruption; however, it is widely acknowledged that defining white-collar crime is problematic. The longstanding scholarly debate regarding definition includes the fact that criminal intent is ambiguous at times and at worst the misinterpretation of complex legislation may even mean some individuals believe their actions to be lawful when in fact they are in breach of legislation and are illegal. Even where criminal intent is clear, white-collar crime, unlike street crime, is typically committed in privacy with the victim often unaware of the actions of the perpetrator.

When distinguishing white-collar crime from street crime in definition, the former is usually considered nonviolent while in reality this is not always the case. While some wrongs are strictly economic in nature, and affect property rather than cause direct harm to the person, the consequences of white-collar crime can in fact be fatal. Therefore the notion that white-collar crime fundamentally differs to street crime on the grounds of violence or assault may be flawed when considering scenarios such as production of substandard food and automotive vehicles or dangerous working conditions and environmental damage such as the pollution of a drinking water supply.

In recent literature white-collar crime is seen as an umbrella term covering a broad spectrum of behaviours including employee fraud, corruption in local authorities, dishonesty, political and commercial conflicts of interest, political and police corruption, solicitor

dishonesty, breach of copyright, bribery, production of substandard or counterfeit good, marketing malpractice, professional malpractice such as medical negligence, ultimately resulting in a misuse of influence, power or position in a way that violates duty.

Therefore for the purposes of this research the term ‘white-collar crime’ will take reference from the *Criminal Justice (Theft and Fraud Offences) Act, 2001, Pt.2 S.6* which states — (1) “*A person who dishonestly, with the intention of making a gain for himself or herself or another, or of causing loss to another, by any deception induces another to do or refrain from doing an act is guilty of an offence*”.

When considering the fairness and efficacy of prosecution for white-collar crime we stumble upon the issue of ethics and morality. The *Constitution of Ireland* is the basic law of the State and the Constitution is the canopy under which justice is administered and legal rights are enforced in courts established by law. The phrase ‘subject to public order and morality’ (Bunreacht na hÉireann, 1937) appears a number of times in the Irish Constitution. However nowhere within the Constitution is *morality* defined. Morality as an ambiguous term has the advantage of allowing legislation to adapt, and so morality can be defined by the societal epoch in question.

Developing policies to deter illegal activities is modelled on a *Theory of Cost-Benefit Analysis of Situational Crime Prevention* (Von Hirsch, Garland & Wakefield, 2000). From the perspective of the perpetrators of crimes, the cost-benefit analysis of being dishonest is believed to be based upon a number of aspects; 1) opportunity, 2) motivation, 3) probability of being caught, 4) possible gains (financial or other), and 5) possible punishment (Mazar & Ariely, 2015). With regards to honesty it is therefore believed that people are honest or dishonest to the extent it meets their needs. Situational Crime Prevention (SCP) strategies are developed

assuming criminals perform such a cost-benefit analysis (Richman, n.d.). However, this has proven not to be the case, given the fact that severe punishments, such as the death penalty, have proven ineffective in deterring crimes of a certain nature (Nagin, 2015). If research has shown that people don't actually perform such cost-benefit analysis when considering whether to commit a crime or not, how therefore can current SCP strategies effectively prevent crime, and how should judiciaries actually legislate to deter criminal behaviour? To answer those questions it may be necessary to readdress why people commit crimes, or behave dishonestly, in the first place.

Why are people dishonest?

At the foundation of honesty and integrity is a moral code of right and wrong that can be found in every society (Fromm, 1956). So what are the psychological factors that tempt people to stray from their personal moral code? From a psychological perspective, the decision to be honest is based on internal rewards (Noure Elahi, n.d.). The *Theory of Self-Concept Maintenance* discusses how people often face two competing motivations when it comes to acting dishonestly; the possible gains to be achieved from dishonest behaviour, which competes with the need to be able to maintain a self-concept of honesty (Mazar, Amir & Ariely, 2008). *Social Constructionist Theory* postulates that the benchmark for measuring a self-concept, of honesty or otherwise, comes from the internalisation of social norms and values at a very young age (Mead & Morris, 1934), while neuropsychology studies have revealed that acting in accordance to a personal value system stimulates the reward centres in the brain (Du & Chang, 2015), and so the question remains; why would any individual behave dishonestly?

Research conducted by Nina Mazar, On Amir and Dan Ariely (2008) hypothesised that for certain types of dishonest actions people can rationalise their behaviours, to a degree, without negatively impacting on their self-concept. As a consequence, people can act dishonestly while maintaining a positive self-concept. For example, stealing a colleague's pen valued at €0.50 in comparison to stealing €0.50 out of a colleague's wallet to buy a pen; the former scenario does not require any amendments to the self-concept while the latter would. As the ability to rationalise dishonest behaviour increases, so too does the possibility of committing such behaviours without any subsequent negative impact on the self-concept. Such adaptation to one's individual standards may very well lead to a deviation from societal standards and legislation. From this perspective, a person may act dishonestly while maintaining a positive moral self-concept, in a sense being *morally dishonesty*.

Psychologists have studied moral evaluations and moral inferences for many years, but they have yet to converge on a single comprehensive theory of these processes (Khemlani, Mackiewicz, Bucciarelli & Johnson-Laird, 2013). Dishonesty is part of the human condition, occurring in everyday situations by ordinary people that have good moral standards and who think of themselves as honest people (Mikulincer & Shaver, 2012). Yet, when contemplating crossing the boundaries of what is usually considered morally acceptable, when motivated, a person will find a perfectly valid reason for their dishonest actions. Such *motivated reasoning* allows people to stretch moral boundaries without feeling bad about themselves or even registering the immorality of their conduct (Cohn, Fehr & Maréchal, 2014).

Recent research revealed that moral reminders such as honour declarations or oaths signed or declared prior to completing forms such as income tax returns or insurance claims (as opposed to post completion) impeded motivated reasoning and therefore dishonesty (Shu, Mazar, Gino,

Ariely & Bazerman, 2012). However, the effectiveness of such a declaration seems to be limited to the moment before the act, at which point it is harder for a person to engage in motivated reasoning and therefore harder to rationalise away their immoral conduct. Research has also revealed that motivated reasoning, and therefore dishonesty, is increased in situations whereby the consequences of one's actions are less direct. The moment an action has direct negative consequences it becomes very difficult to act dishonestly while continuing to regard oneself as a moral person or maintain an honest identity, and therefore the further removed from the negative consequences of an action, the easier it is to act dishonestly.

Upon the evaluation of previous research and the premise that a person may behave in a *morally dishonest* manner, it may be valuable to reassess the distinction between street criminality and white-collar criminality from the perspective of moral dishonesty. Assuming that a person is consciously aware of the nature of an act as being honest or dishonest the two dynamics of dishonesty and honesty within criminality could then be reviewed; firstly the act itself as being either honest or dishonest in judicial terms and secondly an individual's assessment of their actions as being honest or dishonest in psychological terms (through justification).

The street criminal who directly puts their hand into a wallet to steal, acts dishonestly in legislative terms, but psychologically they directly face the criminality of their actions, thereby allowing them to be honest about their dishonesty. In contrast, the white-collar criminal who claims personal expenses as business expenses, or steals non-cash items of monetary value, also acts dishonestly in legislative terms but the distinction in psychological terms being their ability to justify their actions. By not directly facing the criminality of their behaviour, they are in a

sense dishonest about their dishonesty and so they can continue to regard themselves as being good honest, morally upstanding individuals with a positive self-concept.

Possible issues in a cash-less society

By making the prospect of a monetary payoff *distant*, in psychological terms, research revealed an increase in cheating (Ariely, 2012). The direct removal of the negative consequences of white-collar crime increases as we move progressively towards a cash-less economic system. In one experiment conducted by Dan Ariely (2008); the experimental conditions included 1) tempting students to steal cans of cola from dormitory fridges and 2) tempting students to steal cash from dormitory fridges. After seventy two hours all the cans of cola were gone while all the cash remained untouched. Ariely's research into cheating for non-cash items revealed twice as much cheating as those cheating directly for money. Such research into the way people rationalise their decisions, about what is ethical or not, revealed patterns of thought that may be relevant to understanding how large corporations can engage in criminal activity involving millions of Euros (Salinger, 2013). The increased prevalence of white-collar crime may prove to correlate with an increased move towards a cash-less society; however, further research in this area is required before any such relationship could be identified.

When considering the opportunities for dishonesty created by a cash-less society such as; conflicts of interest, accounting fraud, pension fund fraud, tax evasion, insurance fraud, illegal downloading of music, books and movies as well as theft of non-cash items; society may face a possible integrity crises whereby, when given the opportunity, many honest people will cheat. In effect; a society whereby majority of the people are dishonest in sufficiently small amounts that it has no negative impact on their self-concept. Blindness to personal dishonesty at a societal

level, where people are dishonest about their dishonesty, may very well undermine any and all law reforms developed to combat crime. Each member of society must therefore bear their own moral burdens (Cullen & Wilcox, 2010).

If the effectiveness of controls over white-collar crime cannot rise above the integrity and ethical values of the people who create, administer and monitor regulations then there is in turn a responsibility on the general populace of the state to raise their own personal integrity and ethical levels (Hasnas, 2006). The aim of the researcher in this study is to look at general ethical positions and to explore if the aforementioned bears any correlation to attitudes and beliefs regarding the seriousness of white-collar crime, fraud and corruption.

Given that previous research into the psychological profiles of white-collar criminals which revealed extremely disparate personality types, and that the distinction of personality types between white-collar and other types of criminals seems to be fading, it would be beneficial for future research to be conducted into the distinctions in the dynamic of self-justification of criminal actions. If the street criminal is honest about their dishonesty while the white-collar criminal is dishonest about their dishonesty (Halevy, Shalvi & Verschuere, 2013) then a new approach to the dilemma of criminality is required.

Research hypothesis

H₁: There will be a statistically significant positive relationship between age and attitudes and beliefs towards the seriousness of white-collar crime, fraud and corruption.

H₂: There will be a statistically significant positive relationship between education level and attitudes and beliefs towards the seriousness of white-collar crime, fraud and corruption.

H₃: There will be a statistically significant positive relationship between gender and attitudes and beliefs towards the seriousness of white-collar crime, fraud and corruption.

H₄: There will be a statistically significant positive relationship between moral and ethical perspectives and attitudes and beliefs towards the seriousness of white-collar crime, fraud and corruption.

Methodology

Participants

The current study utilised data comprised of the general public (n = 81), all over 18 years of age. The methodology of the study consisted of a quantitative survey administered online. The participants were recruited through opportunistic and snowball sampling, generated by emailing the survey link to all contacts, friends, family, social groups and academic and professional circles asking them if they wished to partake in the research, as well as asking them to share the link within their own groups and circles if they so wished. The only recompense offered for participation was gratitude. The demographics factors were assessed with IBM SPSS 21 for windows. The age ranges were a) 18 – 29, b) 30 – 39, c) 40 – 49, d) 50 – 59, e) 60 – 69, and f) 70 and above. 58% (n = 34) of the participants were female and 42% (n = 47) were male. The raw data from the questionnaires were exported to excel where scores were totalled for the Generalised Attitude Measure (GAM) (McCroskey, 1966), the Generalised Belief Measure (GBM) (McCroskey, 1966) and the Ethics Position Questionnaire (EPQ) (Forsyth, 1980), the data was then imported to IBM SPSS 21 for analysis.

Design

The research design was a non-experimental, quantitative correlational study of the relationship between ethical positions and attitudes and beliefs surrounding white-collar crime, fraud and corruption. The data was collected over the course of a three week period beginning in February 2016. The criterion variables in the study were attitudes and beliefs regarding the seriousness of white-collar crime, fraud and corruption. The predictor variables were ethical positions and three demographic variables of age, gender and level of education. Attitudinal,

belief and ethics items were formulated in line with a Likert scaling procedure; the results were totalled and then the modes were explored. For any data which was not normally distributed a Spearman's rho test was used to explore possible correlations.

Materials

Informed consent questionnaires were used containing information about; the aims of the study, procedures involved, risks of participating, confidentiality, voluntary participation being required and the ability to withdraw at any stage, as well as the contact information of the researcher. Materials included a survey which comprised three demographic questions and three questionnaires.

Generalised Attitude Measure (GAM)

The GAM (McCroskey, 1966) was used to investigate respondents' attitudes towards white-collar crime, fraud and corruption, consisting of three GAM questions to explore general attitudes. This survey used a Likert scale with six diametrically opposed pairs. The participants were asked to select a number along a scale between 1 and 7 that indicated their feelings. Participants were given the following directions: "on the scales below, please indicate your feelings about..." Scoring included reversed coding of items 1, 4, & 5 and for the purpose of this study total scores were used for analysis. The GAM measure has a Cronbach's alpha estimates above .90, and has strong face, concurrent and predictive validity (McCroskey, 2006). A copy of the survey questionnaire can be found in Appendix D.

Generalised Belief Measure (GBM)

The GBM (McCroskey, 1966) was used to investigate respondents' beliefs surrounding white-collar crime, fraud and corruption, consisting of seven GBM questions to explore general beliefs. This survey used a Likert scale with five diametrically opposed pairs. The participants were asked to select a number along a scale between 1 and 7 that indicated their beliefs regarding specific statements. Participants were given the following directions: “on the scales below, please indicate the degree to which you believe the following statement...” Scoring included reversed coding of items 1, 4, & 5 and for the purpose of this study total scores were used for analysis. The GBM measure has a Cronbach's alpha estimates above .90, and has strong face, concurrent and predictive validity (McCroskey, 2006). A copy of the survey questionnaire can be found in Appendix C.

Ethics Position Questionnaire (EPQ)

To investigate respondents' ethical positions the EPQ (Forsyth, 1980) was used, comprising 20 items: items 1 to 10 sought information regarding Idealism, while items 11 to 20 sought information regarding Relativism. The Idealism and Relativism scales comprise an Individual's Moral Philosophies (IMP). This survey used a Likert scale with the participants being asked to select a response along a nine point scale from “completely disagree” to “completely agree”. Scoring included the totalling of items 1 to 10 for Idealism scores and the totalling of items 11 to 20 for Relativism scores. Both the Idealism and Relativism scales of the EPQ were found to have adequate internal consistency, were reliable over time, were not correlated with social desirability, and were not related to scores on the Defining Issues Test. The Relativism scale did correlate with scores on the Survey of Ethical Attitudes. When the

scales were used to classify Ss into one of the ideologies, predictions concerning differences in each ideology's moral judgment processes were supported. A copy of the survey questionnaire can be found in Appendix E.

Procedure

The study was approved by the College's Ethical Review Board. To partake in this study participants' had to be over 18 years of age which was noted on the information page of the survey. The participants were recruited by email contained a link to the survey questionnaires, which took approximately fifteen minutes to complete. A general information page requested basic demographic variables of age, gender and education level. Completing and submitting responses to the survey were deemed as consenting to partake in the research. Participants were informed that participation was strictly anonymous, they were informed of the purpose of the study and that they could withdraw from the study at any point in time. The participants were thanked for their participation.

Results

Descriptive statistics

For all hypotheses the criterion variables were the General Belief / Attitude Measures; applying the Shapiro-Wilk's test the results were below .05 revealing the data to be significantly deviated from normal distribution at .000 for all data. With the exception of the Realism aspect of the IMP at .219, all predictor variables significantly deviated from normal distribution also. Given the deviation from normal distribution, and therefore the requirements for parametric testing not being met, the Spearman's rho test was utilised to calculate the bivariate correlation coefficient of the predictor and criterion variables. Descriptive statistics are summarised in Tables 1 – 6 and Figure 1. Table 1 gives an overview of the number of male and female participants that partook in the research.

Table 1 *Descriptive Statistics for Gender*

Valid	Frequency	Percent
Female	47	58%
Male	34	42%
Total	81	100%

Table 2 gives an overview of the number of participants in each age range that partook in the research.

Table 2 *Descriptive Statistics for Age Range*

Valid	Frequency	Percent
Age 18 – 29	20	24.7%
Age 30 – 39	27	33.3%
Age 40 – 49	15	18.5%
Age 50 – 59	9	11.1%
Age 60 – 69	10	12.3%
Age 70 and above	-	-%
Total	81	100%

Tables 3 and 4 give an overview of the means and standard deviations of the calculated totals for each of the two constructs measured by the EPQ; Idealism and Relativism. Numerous Factor Analysis studies have confirmed the EPQ consists of construct questions that segregate statistically into the two distinct groups of Idealism and Relativism.

Table 3 *Descriptive Statistics for Individual Moral Philosophies (IMP)*

	N	Mode	Range	Mean	Std. Deviation	Variance
Idealism	81	70	63	74.96	12.04	144.99
Relativism	81	53	74	51.16	16.23	263.39

Table 4 *Descriptive Statistics for Individual Moral Philosophies (IMP)*

Valid	Possible Range	Mode	Minimum	Maximum
Idealism	10 – 90	70	27	90
Relativism	10 – 90	53	10	84

The Ethical Position Questionnaire (EPQ) was used to investigating how respondents conceive of moral philosophy. The first ten statements measure Idealism; an absolutism of moral standards, and the last ten statements measure Relativism; an avoidance of universal moral rules. High Idealist scores represent higher levels of Idealism, being a moral stance that positive outcomes can be achieved for all by morally correct actions. While high Relativism scores represent higher levels of Relativism, being that moral actions depend upon the nature of each situation.

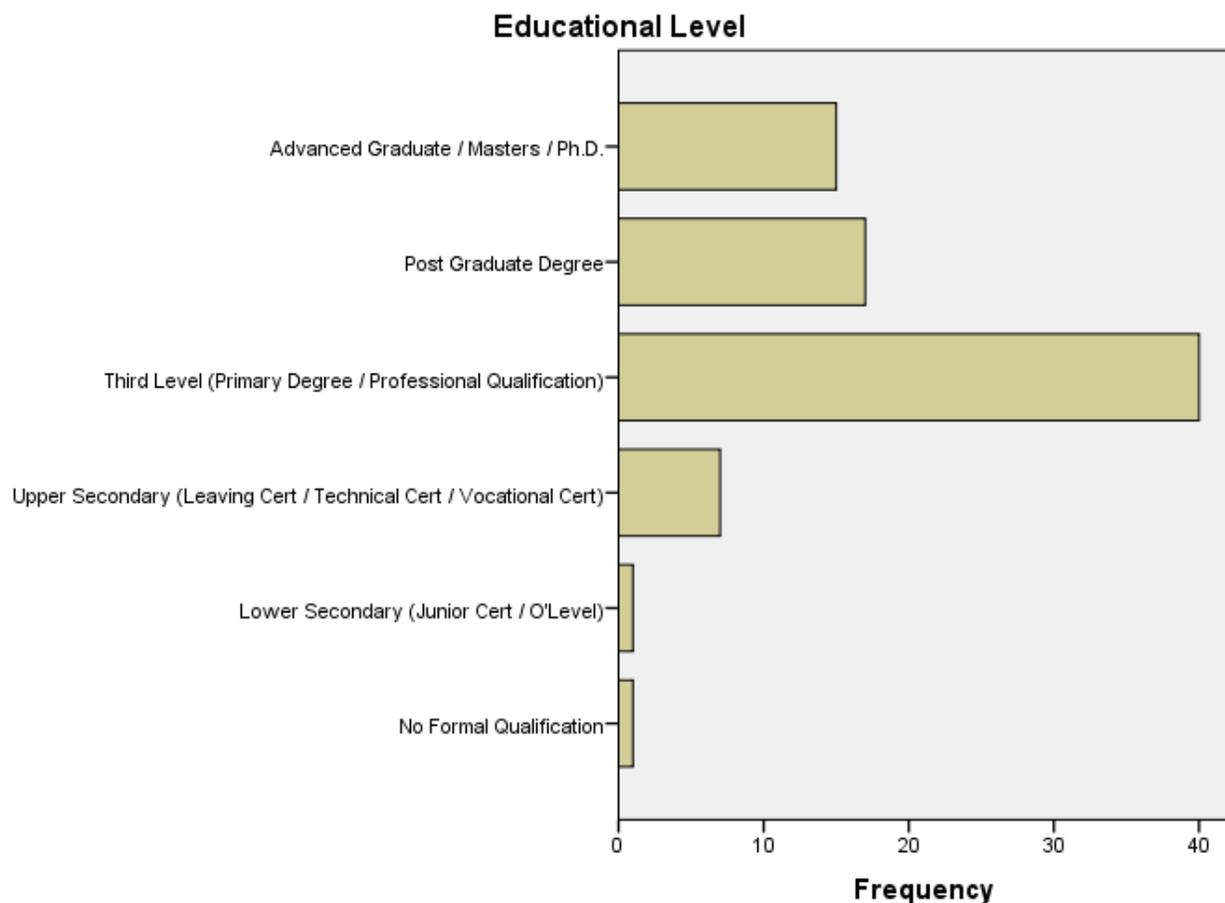


Figure 1 *Descriptive Statistics for Educational Level*

Table 5 *Descriptive Statistics for Generalised Attitude Measure (GAM)*

	N	Possible Range	Mode	Score Description
GAM1	81	6 – 42	6	low score: "bad"
GAM2	81	6 – 42	42	high score: "good"
GAM3	81	6 – 42	42	high score: "good"

GAM Questions; "indicate your feelings about...:"

GAM1: "White-collar crime, fraud and corruption"

GAM2: "An Garda Síochána allocating equal resources to combating white-collar crime, fraud and corruption to that of street crime"

GAM3: "Custodial sentencing for white-collar crime, fraud and corruption"

Table 6 *Descriptive Statistics for Generalised Belief Measure (GBM)*

	N	Possible Range	Mode	Score Description*
GBM1	81	5 – 35	35	High score: "right"
GBM2	81	5 – 35	35	High score: "right"
GBM3	81	5 – 35	35	High score: "right"
GBM4	81	5 – 35	35	High score: "right"
GBM5	81	5 – 35	20**	Multimodal
GBM6	81	5 – 35	35	High score: "right"
GBM7	81	5 – 35	35	High score: "right"

* Low score: "wrong"

** Multiple modes exist. The smallest value is shown.

GBM Questions; “indicate the degree to which you believe the following statement...:”

GBM1: “The risk of getting caught for white-collar crime, fraud and corruption is low”

GBM2: “There is a culture of white-collar crime, fraud and corruption in Ireland”

GBM3: “The potential consequences of being caught for white-collar crime, fraud and corruption are not serious”

GBM4: “Those caught for white-collar crime, fraud and corruption should receive a custodial sentence”

GBM5: “White-collar crime, fraud and corruption is on the increase”

GBM6: “White-collar crime, fraud and corruption is equally as serious as street crime”

GBM7: “Lay juries can cope with the complexities of serious White-collar crime, fraud and corruption cases”

Inferential Statistics

Hypothesis 1: There will be a statistically significant positive relationship between age and attitudes and beliefs towards the seriousness of white-collar crime, fraud and corruption. A Spearman’s rho correlation revealed no significant association between age and attitudes and beliefs towards the seriousness of white-collar crime, fraud and corruption. See Table 7.

Hypothesis 2: There will be a statistically significant positive relationship between gender and attitudes and beliefs towards the seriousness of white-collar crime, fraud and corruption. A Spearman's rho correlation revealed no significant association between gender and attitudes and beliefs towards the seriousness of white-collar crime, fraud and corruption. See Table 7.

Hypothesis 3: There will be a statistically significant positive relationship between education level and attitudes and beliefs towards the seriousness of white-collar crime, fraud and corruption. A Spearman's rho correlation revealed no significant association between education level and attitudes and beliefs towards the seriousness of white-collar crime, fraud and corruption. See Table 7.

Hypothesis 4: There will be a statistically significant positive relationship between IMP and attitudes and beliefs towards the seriousness of white-collar crime, fraud and corruption. A Spearman's rho correlation revealed a significant association between IMP-Idealism and attitudes and beliefs towards the seriousness of white-collar crime, fraud and corruption in four out of ten Idealism questions. However, no significant association was identified between IMP-Relativism and attitudes and beliefs towards the seriousness of white-collar crime, fraud and corruption. See Table 8.

Table 7 Correlation *p*-values: Age, Gender and Education Level with GAM and GBM

	Age	Gen	Edu	A1	A2	A3	B1	B2	B3	B4	B5	B6	B7
Age													
Gen	.267												
Edu	.880	.736											
A1	.234	.845	.380										
A2	.846	.777	.172	.000**									
A3	.771	.244	.306	.000**	.000**								
B1	.824	.370	.962	.454	.560	.457							
B2	.177	.717	.567	.063	.037*	.000**	.000**						
B3	.313	.552	.728	.049	.497	.004**	.000**	.000**					
B4	.103	.752	.413	.003**	.012*	.000**	.004**	.000**	.000**				
B5	.558	.965	.748	.054	.141	.529	.632	.022*	.368	.010**			
B6	.852	.050	.096	.001**	.000**	.001**	.312	.000**	.005**	.002**	.111		
B7	.783	.097	.905	.866	.459	.773	.510	.494	.838	.510	.185	.482	

* Correlation is significant at the 0.05 level (2-tailed).

** Correlation is significant at the 0.01 level (2-tailed).

Table 8 Correlation *p*-values: EPQ with GAM and GBM

	EPQ Idealism	EPQ Relativism
GAM1	.000**	.116
GAM2	.000**	.496
GAM3	.109	.197
GBM1	.277	.082
GBM2	.432	.753
GBM3	.941	.981
GBM4	.002**	.507
GBM5	.283	.293
GBM6	.027**	.124
GBM7	.518	.589

** Correlation is significant at the 0.01 level (2-tailed).

Discussion

Criminality is an issue faced by every society in today's modern world, and in essence; a crime is a crime is a crime, regardless of the classification it falls under or how we distinguish criminal profiles. Therefore as a society we should not shrink away from facing how analogous white-collar crime and street crime actually are.

For a general populace to maintain confidence in the ruling legal system it is necessary for the legislative system to reflect the moral and ethical stance of the people it represents. Such a symbiotic moral and ethical standard is required for the long-term stability of any society and when a legislative system fails to adequately redress any form of crime, especially white-collar crime, it negates the impact and seriousness of such acts. However, in opposition to lenient sentencing, when policy makers develop legislation that society in general does not deem as warranted, a dissonance occurs rising the risk of segregation between desired societal actions and actual societal values. Either scenario will require a change to maintain public order and compliance.

The general theory of crime has received a great deal of attention in research to date; however, research assessing the public's attitudes and beliefs surrounding white-collar crime is lacking. In this research, the researcher sought to add to existing research by reviewing the conceptual themes in the literature on white-collar crime with the aim of undertaking a review of general ethical positions and to explore whether the aforementioned bore any correlation to attitudes and beliefs regarding the seriousness of white-collar crime, fraud and corruption given the fact that the effectiveness of controls over white-collar crime cannot rise above the integrity and ethical values of policy makers who are held accountable to society's values. This study hypothesised that there would be a significant correlation between the predictor variables of

ethical positions, age, gender and level of education and the criterion variables of attitudes and beliefs regarding the seriousness of white-collar crime, fraud and corruption. The study supported none of the hypotheses and therefore all hypotheses were rejected.

Although there were no significant findings regarding hypotheses 1, 2 and 3, the study nonetheless provides some insightful information in terms of the majority consensus regarding the seriousness of white-collar crime, fraud and corruption that supported a status of seriousness equalling that of street crime. And while white-collar offences have been an issue for law enforcement for as long as street criminality has, historically white-collar criminals were fundamental differentiated from street criminals based on the non-violent consequences of their actions. The 2008 global economic crisis resulted in a shift in society's perception regarding the seriousness of white-collar crime and its subsequent impact on society at large, which is supported by the results found in this research.

Due to the financial nature of majority of white-collar crimes, prosecution outcomes generally involve a restoration of the financial losses experienced by the victims, while in contrast, majority of street crimes are punishable by custodial sentencing. Seeking financial recompense for the type of criminal behaviours that were involved in the 2008 global financial crisis is not feasible and therefore a sufficiently just method of recourse should be sought for crimes of such magnitude. The results of the attitude and belief measures in this research regarding the appropriateness of custodial sentencing for white-collar crimes revealed attitudes and beliefs that were in support of the idea of custodial sentencing for white-collar crime offences.

The theory of self-concept maintenance arose due to the dichotomy between the standard rational theories of crime whereby engagement in a criminal act is solely based on external

rewards e.g. financial gains, while the psychology perspective postulates that individuals don't engage in criminal behaviour in order to maintain a positive self-concept. The theory of self-concept maintenance encapsulates both perspectives and according to this theory, individuals with self-reported high levels of honesty are able to engage in dishonest behaviour to a certain degree while still maintaining a positive self-concept about themselves (Noure Elahi, n.d.).

While the theory of self-concept maintenance is a step forward in reconciling opposing theories and accounting for the psychological dishonesty of dishonest behaviour, it fails to account for those criminals who are psychologically honest about their dishonest behaviour, and whereby their criminal behaviour in fact raises their positive self-concept not diminishes it and therefore they can behave dishonestly to a greater extent.

Attitudes

Some large corporations have multiple criminal violations yet they continue to experience positive regard from the public at large and within the commercial sector; such as the recent case of German car manufacturer Volkswagen who were caught by the Environmental Protection Agency for having software installed in diesel engines that could alter performance results. Volkswagen continues to enjoy profitable sales; however, any possible long term impact of such environmental fraud has yet to be seen. In contrast, if an individual had similar multiple criminal violations they would be deemed as a habitual criminal and would most likely experience subsequent negative backlash. This disparity in treatment of white-collar criminality has angered many people, especially following the global financial crisis in 2008 where so few financial institutions, executives or politicians were brought to trial over the systemic mismanagement of high-risk financial products.

The findings of this research revealed strong negative attitudes regarding white-collar crime. When asked, 95% of participants held “negative” attitudes towards white-collar crime and of that 95%, 68% expressed their negativity at the extreme end of the scale. The more sophisticated that white collar crime becomes the more resources law enforcement agencies require. When asked, 77% of participants expressed an attitude that it was “wise” to allocate resources to combat white-collar crime that equalled those allocated to combating street crime and of that 77%, 54% expressed their attitude at the extreme end of the scale.

Regarding custodial sentencing of white-collar crime, 83% of participant’s attitudes were that it was “fair” to administer a custodial sentence for white-collar crimes and of that 83%, 59% expressed their attitude at the extreme end of the scale. These patterns of results supports the idea that white-collar crime is equally as serious as street crime in the public’s perception.

Beliefs

Due to the detachment of white-collar offenders from their victims there is usually a reduced fear of being caught, and in some incidences victims may remain completely unaware that any crime has ever been taken place and therefore the actual risk of being caught is greatly reduced. 67% of the study’s participants believed that it was “true” that the risk of getting caught for white-collar crime was low and of that 67%, 51% expressed their belief at the extreme end of the scale. When participants were asked if they believed there was a culture of white-collar crime, fraud and corruption in Ireland 74% of participants “agreed”.

Ireland has experienced its fair share of white-collar crime cases over the last number of years, to highlight but a few; the Moriarty Tribunal, the Mahon Tribunal, Commission of Investigation into the Banking Sector, the Fennelly commission, as well as the numerous Health

Services Executive inquiries into medical malpractice; such cases have brought white-collar issues to the forefront of the Irish public's awareness. However, whether the resulting apologies that issued from such cases were deemed satisfactory in public perception may be an area of interest for future research. When asked if they believed the potential consequences of being caught for white-collar crime, fraud and corruption was not serious, 67% of participants "agreed".

Another area of interest for future research would be research into gaging public confidence levels regarding the implementation of changes to prevent further such high profile incidents of white-collar crime. Bill Black, Professor of Economics and Law at the University of Missouri, called the Irish governments actions of paying bond holds during the banking crisis as "stupid" (McWilliams, 2011), this level of international criticism does not lead to public confidence in governance or policy makers. Interestingly when participants were asked if they believed that white-collar crime, fraud and corruption was on the increase, 34% of participants responded with a neutral response, reflecting the fact that increased coverage of an issue does not necessarily mean an increase in the issue itself, but rather it being a reflection of the raised exposure of an already present issue.

The investigation of white-collar crime is complex and time-consuming and such complex cases can pose significant issues for investigators and prosecutors alike, and whether lay juries can handle such complex cases is keenly debated. The debate is still ongoing (McGrath, n.d.). Many complex white-collar cases involve lengthy and undesirable time scales which can create numerous issues for a lay jury. Participants were asked if they felt lay juries could cope with the complexities of serious white-collar crime cases and the results provided the widest spread of responses out of all the attitudinal and belief measurement questions in this

study. Answers ranging from strongly agree to strongly disagree over a seven point scale showed the following spread of responses respectively; 17%, 17%, 15%, 16%, 13%, 9% and 13% revealing a clear divide in opinions.

Ethics

Ethics is all about behaviour in terms of how it affects, or does not affect, other people. Therefore you might expect criminals to have a low personal moral philosophy, and in turn you would expect someone who abhors crime to have a high personal moral philosophy. On that premise there may exist a correlation between moral philosophies and attitudes and beliefs regarding white-collar crime. The aim of this research was to explore for such a possible correlation between personal moral philosophies and attitudes and beliefs regarding the seriousness of white-collar crime, fraud and corruption and not therefore to make judgments upon the moral attitudes of participants.

The EPQ was developed to measure individual personal moral philosophies; the possible ranges going from a low score of ten to a high score of ninety. Overall, high scorers on the Idealism scale are individuals who have a strong concern for the welfare of others, whereas those who have a high score on the Relativism scale tend to hold a personal moral philosophy based on the rejection of moral universals (Forsyth, 1980). Forsyth et al. (2008) identified four ethical positions combining the Idealism and Relativism dimensions; 1) high Idealism – low Relativism being “Absolutists”; 2) low Idealism – low Relativism being “Exceptionists”; 3) high Idealism – high Relativism being “Situationists”; and 4) low Idealism – high Relativism being “Subjectivists”. Absolutists tend to have the strictest moral judgments and higher ethical attitudes, whereas Subjectivists tend to have the most lenient moral judgments.

While hypothesis 4 was ultimately rejected it was nonetheless interesting to consider that the mean scores for Relativism were mid-ranged at 51 while the mean scores for Idealism were at the higher end of the scale at 75; putting the participants within Forsyth's Absolutists category. Taking into account the overall results of the attitude and belief measures, these total scores tie in with the conceptualisation that a correlation exists between moral philosophies and attitudes and beliefs.

Strengths and weakness

This study found that participants overall held attitudes and beliefs that considered white-collar crime, fraud and corruption as crimes equal in seriousness as that of street crimes. Participants also revealed attitudes that white-collar crime warrants an equal allocation of resources to the law enforcement agencies, such as An Garda Síochána, in combating white-collar crime, fraud and corruption to that of street crime. In addition, the findings revealed attitudes that a custodial sentence for white-collar crime, fraud and corruption are deemed an appropriate sentence for such crimes. These attitudinal findings suggest that white-collar crime is a crime equally as serious as street crime warranting equally as serious consequences and prosecution outcomes. However, there were a number of limitations within the current study to be addressed.

The questionnaire used in this study did not capture specific information relating to the age of the participants; instead it captured age ranges which did not allow for more detailed analysis of the data. Specific data may in fact have revealed a significant correlation for certain ages, and not for others; which in and of itself would have been valuable information. Specific age data may also have revealed significant correlations with other variables. Another issue with

this study was the reliance on personal circles as a convenience sample and therefore an inability to generalise the results as only 81 participants partook in the research, meaning external validity is extremely debatable. Using such a relatively small sample of the general populace as a proxy offers inaccurate external validity and so this is perhaps the greatest limitation of this study.

Any future research should explore other potential variables such as including participants less than 18 years of age as well as exploring correlations between attitudes and beliefs along with any possible previous, direct or indirect, experiences of victimisation of white-collar crime. Future research should also provide relevant and current examples of white-collar crime offences; which this research did not do.

A potential problem faced in this research involved the construct validity of the EPQ results. Participants may have faced construct bias during completion of the EPQ due to the fact that measurement of the GAM and GBM was performed prior to the measurement of the EPQ, thereby possibly priming the participants to approach the EPQ solely from the view point of criminality instead of from a general ethical position covering a wide range of constructs.

The EPQ was developed by Forsyth in 1980; the Idealism element of the questionnaire makes continual reference to “another / others” and questions three and four specifically state “another person / another individual”. Over the last thirty six years moralistic idealism has evolved to include not only people but also other species and the environment, and therefore the wording of the EPQ may require updating to better reflect current moral idealism.

Another validity concern faced by participants was regarding a potential definitional misunderstanding of what constitutes white-collar crime, as well as potential misunderstanding of complex legislation which white-collar crime falls within the remit of. Overall this is a complex subject area, requiring a multidisciplinary understanding and approach to tackle the

inherent issues of both criminality and white-collar crime and, in relative terms, this research project was far too simplistic to do so. Also, given the complexity of the subject matter it proved difficult to engage the general public to partake in this research. However, this subject matter is of importance to the social sciences and therefore any and all new research in this area is of valuable.

Future research

Based on the methodological flaws and limitations of the present study, as well as the suggestions noted above, valuable and beneficial future research into this area could include research exploring whether the public have had any prior experience with white-collar crime before conducting a correlation analysis with attitudes and beliefs. Future research might also undertake a mixed method study, looking at participant's self-reported levels of honesty and ethical positions prior to partaking in a honesty experiment, which would be followed up with a post experiment reassessment of self-reported levels of honesty and ethical position, along with assessing perceptions regarding what are expectable levels of dishonesty.

As a society it is very important to understanding how legislative changes occur and how the general populace can play a role in such a process, and therefore another beneficial study could be to look at the general public's understanding of the process of legislative changes and whether or not it is understood how they could influence such a process, along with reviewing whether or not they have been proactive in such a process prior. Research of this nature may reveal correlations between public understanding and public action.

Conclusion

Understanding the complexities of white collar crime can be costly and time consuming in terms of the resources required, and so for majority of the general public this is not an area of everyday interest. The austerity measures imposed since the world-wide economic crisis of 2008 has brought to the forefront of the general public's awareness just how impactful white-collar crime actually is. It is clear that there has been a shift in awareness of the issues on a wider scale; however, there needs to be more proactive interest from the general public in order to ensure policy makers develop legislation that reflects their opinions regarding white-collar crime, fraud and corruption. However, the burdens of white-collar crime does not fall solely at the feet of legislators; when faced with opportunities for dishonest behaviour, each member of society must remember to bear their own moral burden.

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Appendix A: Survey / Questionnaire Information Page; Page 1

“Assessing attitudes and beliefs towards white-collar crime, fraud and corruption”

Information page

My name is Elaine Rice and I am carrying out research as part of my studies with the Department of Psychology, Dublin Business School. This research will be assessed to form part of my overall grade.

Aims of the Study:

To collect data on attitudes and beliefs towards white-collar crime, fraud and corruption as well as ethical positions of the general public.

Eligibility Requirements:

Participants must be over 18 years of age and must take part voluntary under no duress or coercion.

What you will need to do and time commitment:

Kindly complete the survey questions which should take around 15 minutes.

Risks/Discomforts involved in participating:

If any question causes offence, harm or discomfort please know that you have the right to withdraw from this research at any stage during the process.

Confidentiality of your data:

Survey data is completely anonymous and will be stored until the end of the research project, at which stage they will be destroyed. Since there is no way to identify you from your response you will be unable to withdraw from this study once you have submitted the questionnaire.

If you have any complaints or concerns about this research, you can direct them to the researcher at: XXXXX@mydbs.ie or the research supervisor at: XXXXX@dbs.ie

The research results may be presented at Student Congress, conferences or developmental training events or be published in a journal article. You are reminded that by proceeding to the next page, completing and submitting your response to this survey you are consenting to take part in this research.

Thank you kindly for your time.

Appendix B: General Demographics Page; Page 2

“Assessing attitudes and beliefs towards white-collar crime, fraud and corruption”

* Required

General Information

Please select your age range *

- Age 18-29
- Age 30-39
- Age 40-49
- Age 50-59
- Age 60-69
- Age 70 and above

Please select your gender *

- Female
- Male

Please select your highest educational qualification *

- No Formal Qualification
- Primary Education
- Lower Secondary (Junior Cert / O'Level)
- Upper Secondary (Leaving Cert / Technical Cert / Vocational Cert)
- Third Level (Primary Degree / Professional Qualification)
- Post Graduate Degree
- Advanced Graduate / Masters / Ph.D.

Appendix C: Belief Scale Page; Page 3

(Refer to the questionnaire in the materials Section of the Methodology.)

* Required

Generalised Attitude Measure (McCroskey, 1966)

Q1: Directions: On the scales below, please indicate your feelings about; "white-collar crime, fraud and corruption". *

1) Good	1	2	3	4	5	6	7	Bad
2) Wrong	1	2	3	4	5	6	7	Right
3) Harmful	1	2	3	4	5	6	7	Beneficial
4) Fair	1	2	3	4	5	6	7	Unfair
5) Wise	1	2	3	4	5	6	7	Foolish
6) Negative	1	2	3	4	5	6	7	Positive

Q2: Directions: On the scales below, please indicate your feelings about; "An Garda Síochána allocating equal resources to combating white-collar crime, fraud and corruption to that of street crime". *

1) Good	1	2	3	4	5	6	7	Bad
2) Wrong	1	2	3	4	5	6	7	Right
3) Harmful	1	2	3	4	5	6	7	Beneficial
4) Fair	1	2	3	4	5	6	7	Unfair
5) Wise	1	2	3	4	5	6	7	Foolish
6) Negative	1	2	3	4	5	6	7	Positive

Q3: Directions: On the scales below, please indicate your feelings about; "custodial sentencing (a prison sentence) for white-collar crime, fraud and corruption". *

1) Good	1	2	3	4	5	6	7	Bad
2) Wrong	1	2	3	4	5	6	7	Right
3) Harmful	1	2	3	4	5	6	7	Beneficial
4) Fair	1	2	3	4	5	6	7	Unfair
5) Wise	1	2	3	4	5	6	7	Foolish
6) Negative	1	2	3	4	5	6	7	Positive

Appendix D: Attitude Measure Page; Page 4

(Refer to the questionnaire in the materials Section of the Methodology.)

* Required

Generalized Belief Measure (McCroskey, 1996)

Q1: Directions: On the scales below, please indicate the degree to which you believe the following statement; "The risk of getting caught for white-collar crime, fraud and corruption is low". *

1) Agree	1	2	3	4	5	6	7	Disagree
2) False	1	2	3	4	5	6	7	True
3) Incorrect	1	2	3	4	5	6	7	Correct
4) Right	1	2	3	4	5	6	7	Wrong
5) Yes	1	2	3	4	5	6	7	No

Q2: Directions: On the scales below, please indicate the degree to which you believe the following statement; "There is a culture of white-collar crime, fraud and corruption in Ireland". *

1) Agree	1	2	3	4	5	6	7	Disagree
2) False	1	2	3	4	5	6	7	True
3) Incorrect	1	2	3	4	5	6	7	Correct
4) Right	1	2	3	4	5	6	7	Wrong
5) Yes	1	2	3	4	5	6	7	No

Q3: Directions: On the scales below, please indicate the degree to which you believe the following statement; "The potential consequences of being caught for white-collar crime, fraud and corruption are not serious". *

1) Agree	1	2	3	4	5	6	7	Disagree
2) False	1	2	3	4	5	6	7	True
3) Incorrect	1	2	3	4	5	6	7	Correct
4) Right	1	2	3	4	5	6	7	Wrong
5) Yes	1	2	3	4	5	6	7	No

Q4: Directions: On the scales below, please indicate the degree to which you believe the following statement; "Those caught for white-collar crime, fraud and corruption should receive a custodial sentence (a prison sentence)". *

1) Agree	1	2	3	4	5	6	7	Disagree
2) False	1	2	3	4	5	6	7	True
3) Incorrect	1	2	3	4	5	6	7	Correct
4) Right	1	2	3	4	5	6	7	Wrong
5) Yes	1	2	3	4	5	6	7	No

...Page 4 Continued

Q5: Directions: On the scales below, please indicate the degree to which you believe the following statement; "white-collar crime, fraud and corruption is on the increase". *

1) Agree	1	2	3	4	5	6	7	Disagree
2) False	1	2	3	4	5	6	7	True
3) Incorrect	1	2	3	4	5	6	7	Correct
4) Right	1	2	3	4	5	6	7	Wrong
5) Yes	1	2	3	4	5	6	7	No

Q6: Directions: On the scales below, please indicate the degree to which you believe the following statement; "white-collar crime, fraud and corruption is equally as serious as street crime". *

1) Agree	1	2	3	4	5	6	7	Disagree
2) False	1	2	3	4	5	6	7	True
3) Incorrect	1	2	3	4	5	6	7	Correct
4) Right	1	2	3	4	5	6	7	Wrong
5) Yes	1	2	3	4	5	6	7	No

Q7: Directions: On the scales below, please indicate the degree to which you believe the following statement; "Lay juries (juries consisting of ordinary citizens) can cope with the complexities of serious white-collar crime, fraud and corruption cases". *

1) Agree	1	2	3	4	5	6	7	Disagree
2) False	1	2	3	4	5	6	7	True
3) Incorrect	1	2	3	4	5	6	7	Correct
4) Right	1	2	3	4	5	6	7	Wrong
5) Yes	1	2	3	4	5	6	7	No

Appendix E: Ethics Scale Page; Page 5

(Refer to the questionnaire in the materials Section of the Methodology.)

* Required

The Ethics Position Questionnaire (Forsyth, 1980)

- 1 = Completely disagree
- 2 = Largely disagree
- 3 = Moderately disagree
- 4 = Slightly disagree
- 5 = Neither agree nor disagree
- 6 = Slightly agree
- 7 = Moderately agree
- 8 = Largely agree
- 9 = Completely agree

Q1: People should make certain that their actions never intentionally harm another even to a small degree. *

1 2 3 4 5 6 7 8 9

Q2: Risks to another should never be tolerated, irrespective of how small the risks might be. *

1 2 3 4 5 6 7 8 9

Q3: The existence of potential harm to others is always wrong, irrespective of the benefits to be gained. *

1 2 3 4 5 6 7 8 9

Q4: One should never psychologically or physically harm another person. *

1 2 3 4 5 6 7 8 9

Q5: One should not perform an action which might in any way threaten the dignity and welfare of another individual. *

1 2 3 4 5 6 7 8 9

Q6: If an action could harm an innocent other, then it should not be done. *

1 2 3 4 5 6 7 8 9

...Page 5 Continued

Q7: Deciding whether or not to perform an act by balancing the positive consequences of the act against the negative consequences of the act is immoral. *

1 2 3 4 5 6 7 8 9

Q8: The dignity and welfare of the people should be the most important concern in any society. *

1 2 3 4 5 6 7 8 9

Q9: It is never necessary to sacrifice the welfare of others. *

1 2 3 4 5 6 7 8 9

Q10: Moral behaviours are actions that closely match ideals of the most “perfect” action. *

1 2 3 4 5 6 7 8 9

Q11: There are no ethical principles that are so important that they should be a part of any code of ethics. *

1 2 3 4 5 6 7 8 9

Q12: What is ethical varies from one situation and society to another. *

1 2 3 4 5 6 7 8 9

Q13: Moral standards should be seen as being individualistic; what one person considers to be moral may be judged to be immoral by another person. *

1 2 3 4 5 6 7 8 9

Q14: Different types of morality cannot be compared as to “rightness.” *

1 2 3 4 5 6 7 8 9

Q15: Questions of what is ethical for everyone can never be resolved since what is moral or immoral is up to the individual. *

1 2 3 4 5 6 7 8 9

Q16: Moral standards are simply personal rules that indicate how a person should behave, and are not to be applied in making judgments of others. *

1 2 3 4 5 6 7 8 9

...Page 5 Continued

Q17: Ethical considerations in interpersonal relations are so complex that individuals should be allowed to formulate their own individual codes. *

1 2 3 4 5 6 7 8 9

Q18: Rigidly codifying an ethical position that prevents certain types of actions could stand in the way of better human relations and adjustment. *

1 2 3 4 5 6 7 8 9

Q19: No rule concerning lying can be formulated; whether a lie is permissible or not permissible totally depends upon the situation. *

1 2 3 4 5 6 7 8 9

Q20: Whether a lie is judged to be moral or immoral depends upon the circumstances surrounding the action. *

1 2 3 4 5 6 7 8 9

Appendix F: Consent and Completion Pages; Page 6 and 7**Page 6:**

“Assessing attitudes and beliefs towards white-collar crime, fraud and corruption”

Thank you kindly!

Once you click submit your responses will be recorded and will form part of my research.

Your participation in this survey is greatly appreciated.

BACK

SUBMIT

Page 7:

“Assessing attitudes and beliefs towards white-collar crime, fraud and corruption”

Your response has been recorded.