



PSYCHOLOGICAL PORTRAIT OF THE WHITE-COLLAR OFFENDER: DECISION-MAKING AND RATIONAL CHOICE

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Acest articol este consacrat analizei criminologice a criminalității gulerelor albe. Scopul principal al acestui studiu este elaborarea portretului psihologic al infractorului care săvârșește această categorie de infracțiuni. În limitele articolului științific, au fost supuse investigării cele mai discutabile probleme legate de luarea de decizii și locul alegerii deliberate și raționale în procesul luării de decizii cu caracter infracțional. Prin urmare, au fost formulate concluzii, în conformitate cu care comportamentul criminal în cadrul criminalității gulerelor albe se caracterizează prin neurotism, tendință spre iritație și frustrare, depresie, și sentimentul de inutilitate, precum și incapacitatea de a-și controla impulsurile și dorințele.

Cuvinte-cheie: crima gulerelor albe; infractorul gulerelor albe; luarea de decizii, alegere rațională; intuiție; portretul psihologic al infractorului.

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This article is dedicated to criminological analysis of white-collar crimes. The basic purpose is to determine the psychological portrait of the white-collar offender. In the realm of this scientific research there have been investigated the most disputable problems of decision-making and rational choice when a white collar crime is committed. As a result there was formulated a conclusion in accordance to which criminal behavior in white-collar crimes is characterized by neurotism, by a greater tendency to sense irritation and frustration, depression, sadness and helplessness, as well as inability to control impulses and desires.

Keywords: white-collar crime; white-collar offender; decision-making; rational choice; intuition; psychological portrait of the offender.

White collar crimes are crimes that are non-violent in nature committed by financially motivated high ranking people in the society. These white collar crimes take many forms such as bribery, fraudulent investment schemes, capital market manipulation, insider trading, cyber crime, money laundering, identity theft, terrorist financing and falsifying company accounts etc.

In general, *these are malpractices for financial gain* [1].

A model of business decision-making that rightly includes intuition at its core was tested in 10 successful Slovenian companies. The experiences have shown that the model can change the behavior of individuals, groups, organizations and the society. It positions intuitive decision-making shoulder to shoulder with the prevailing analytical decision-making approach. The participants who were asked „*What do you consider to be an intuitive solution?*” answered: decisions based on experience (56%), decisions based on sensations and emotions (40%), decisions based on knowledge and education (23%), decisions based on an unconscious mental process (11%), and decisions based on personal values and ethics (10%) [2].

An intuition is a recognition or judgment that is:

- a. *arrived at rapidly, without deliberative rational thought;*
- b. *difficult to articulate verbally;*
- c. *based on a broad constellation of prior learning and past experiences;*
- d. *accompanied by a feeling of confidence or certainty;*
- e. *affectively-charged.*

An actual defiance of the science of economics that employs models based on rational decision making of human beings, can be found in the study of Kahneman and Tverski, who significantly undermine these models.

Tversky and Kahneman (1973) introduced the availability heuristic: „*a judgmental heuristic in which a person evaluates the frequency of classes or the probability of events by availability, i.e. by the ease with which relevant instances come to mind*”. The reliance on the availability heuristic leads to systematic biases.

In 1974, two brilliant psychologists, Amos Tversky and Daniel Kahneman, described three heuristics that are employed when making judgments under:

– **representativeness** – when people are asked to judge the probability that an object or event A belongs to class or process B, probabilities are evaluated by the degree to which A is representative of B, that is, by the degree to which A resembles B.

– **availability** – when people are asked to assess the frequency of a class or the probability of an event, they do so by the ease with which instances or occurrences can be brought to mind. anchoring and

– **adjustment** – In numerical prediction, when a relevant value (an anchor) is available, people make estimates by starting from an initial value (the anchor) that is adjusted to yield the final answer. The anchor may be suggested by the formulation of the problem, or it may be the result of a partial computation. In either case, adjustments are typically insufficient [3].

The most cited paper ever to appear in *Econometrica*, the prestigious academic journal of economics, was written by the two psychologists Kahneman and



Tversky in 1979. They present a critique of expected utility as a descriptive model of decision making under risk and develop an alternative model, which they call prospect theory. Kahneman and Tversky found empirically that people underweight outcomes that are merely probable in comparison with outcomes that are obtained with certainty; also that people generally discard components that are shared by all prospects under consideration. Under *prospect theory*, value is assigned to gains and losses rather than to final assets; also probabilities are replaced by decision weights. The value function is defined on deviations from a reference point and is normally concave for gains (implying risk aversion), commonly convex for losses (risk seeking) and is generally steeper for losses than for gains (loss aversion). Decision weights are generally lower than the corresponding probabilities, except in the range of low probabilities. 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 [4].

In another article Amos Tversky and Daniel Kahneman [5] have presented a series of demonstrations in which seemingly inconsequential changes in the formulation of choice problems caused significant shifts of preference. The inconsistencies were traced to the interaction of two sets of factors: variations in the framing of acts, contingencies, and outcomes, and the characteristic nonlinearities of values and decision weights. The demonstrated effects are large and systematic, although by no means universal. They occur when the outcomes concern the loss of human lives as well as in choices about money; they are not restricted to hypothetical questions and are not eliminated by monetary incentives.

In the opinion of those authors, individuals who face a decision problem and have a definite preference:

(i) might have a different preference in a different framing of the same problem,

(ii) are normally unaware of alternative frames and of their potential effects on the relative attractiveness of options;

(iii) would wish their preferences to be independent of frame, but

(iv) are often uncertain how to resolve detected inconsistencies;

(v) 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.

In order to avoid the difficult problem of justifying values, the modern theory of rational choice has adopted the coherence of specific preferences as the sole criterion of rationality. This approach enjoins the decision maker to resolve inconsistencies but offers no guidance on how to do so. It implicitly assumes that the decision-maker who carefully answers the question „*What do I really want?*” will eventually achieve coherent preferences. However, the susceptibility of preferences to

variations of framing raises doubt about the feasibility and adequacy of the coherence criterion.

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. The predictive criterion of rationality can be applied to resolve inconsistent preferences and to improve the quality of decisions [6].

A predictive orientation encourages the decision-maker to focus on future experience and to ask „*What will I feel then?*” rather than „*What do I want now?*” The former question, when answered with care, can be the more useful guide - in difficult decisions. In particular, predictive considerations may be applied to select the decision frame that best represents the hedonic experience of outcomes. Further complexities arise in the normative analysis because the framing of an action sometimes affects the actual experience of its outcomes. For example, framing outcomes in terms of overall wealth or welfare rather than in terms of specific gains and losses may attenuate one's emotional response to an occasional loss. Similarly, the experience of a change for the worse may vary if the change is framed as an uncompensated loss or as a cost incurred to achieve some benefit. The framing of acts and outcomes can also reflect the acceptance or rejection of responsibility for particular consequences, and the deliberate manipulation of framing is commonly used as an instrument of self-control. When framing influences the experience of consequences, the adoption of a decision frame is an ethically significant act [7].

The researchers have integrated insights from the field of psychology in the science of rational economics and decisions [8] thus put the round to a new field of research. 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. One of the best examples for this is risk evasion. Following is an example that illustrates it: in one of the cases, the respondents have been asked to choose one of two alternatives – to receive certain 100\$ or to receive 250\$ with a probability of 50%. Most of the respondents chose the first option, although the expectancy of winning 250\$ is higher. One of the innovations of the researchers is that they have proven that gain and loss are psychological terms and only economic ones. Their model teaches that the rate of joy in getting 5\$ is lower than the grief for loss of 5\$. People react differently to the same situation when it is presented as a gain and when it is presented as a loss. Another regularity the researchers have found regarding behavior that is irrational, is realized in the sense of loss. How far are human beings willing to go to avoid the sense of loss? Their conclusion was that loss avoidance arouses the tendency not to admitting the situation and continuing with the suffering. This phenomenon is called by economists „*lost costs*”,



meaning, losses that cannot be returned. Although this theory allegedly creates a substantial erosion of the rational choice theory, the researchers think 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 [9].

Therefore, in light of the stated in professional literature thus far, our starting point 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 decision making model that is also based on rationality however very limited one. It seems that this theory can undermine the economic model that deal in crime. This is only another layer in our understanding that although the rational decision model assists the understanding of white-collar criminals' behavior the actual existence of variable related to human psychological aspects that are not compatible with the rational decision model have to be addressed.

The theory as presented by Tversky and Kahneman can predict inaccurately the results as the theory has not taken under account several factors such as the context of the decision, the characteristics of the examined subjects, sample range, etc. Indeed, this is a missing part, however current study would promote the research as it would integrate „*personality attributes*” of the examined subjects with the intuitive model of Kahneman and Tversky [10].

Thus far, studies have not supplied an empiric evidence for the fact that deterrence works, meaning that it is deterring and reduces criminality, some even emphasized consistently that those sentenced with prison have similar level of recidivism as compared to those who have not sentenced with prison sentences.

Other studies support the fact that severe punishments do not decrease criminality, it was found that there is a negative relation between the severity and certainty, meaning the more severe the punishments are, the lower is the probability for their execution and therefore increasing of punishment not necessarily brings about a decrease in the number of offences.

A study which has examined personal deterrence in convicted white-collar criminals who received prison sentence [11] has not found a real evidence for the fact that deterrence works. The study employed a sample of 742 white-collar criminals convicted in district courts in United States between 1976-1978 while some of them have been tried and sentenced with prison and some have not. A comparison has been conducted between the two groups, with similar characteristics. It was found white-collar criminals are usually conventional people who deal with rises or opportunity that leads them to transgress the border temporarily and perpetrate a crime. These people are usually stable professionally and personally and therefore it is likely that they would be affected strongly by the punishment process. Therefore, the punishment would yield to them an insignificant effect beyond the effect they have ex-

perienced already from the process of apprehension, investigation and trial. Moreover, presently we can say that the science of criminology analyses white-collar criminality as social deviance with characteristics of irrational decision making with an emphasis on the following characteristics: partial reporting in the media, white-collar criminals' arrests are rare, white-collar criminality does not correspond the stereotype of real crime and the perpetrators themselves do not perceive themselves as criminals [12].

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Although limited irrationality aspect should be considered as it is realized in the criticism on the irrationality theory (the prospect theory), Coshran worded as follows: „*The theory has been developed for one-time decisions and not for dynamic conditions, the transition to dynamic condition required further study conducted by Teller and Johnson in 1990 and by Linwill and Fisher in 1991. There are studies that contradict the theory. The theory as presented by Tversky and Kahneman can predict inaccurately the results as the theory has not taken under account several factors such as the context of the decision, the characteristics of the examined subjects, sample range, etc. Indeed, this is a missing part, however current study would promote the research as it would integrate „personality attributes” of the examined subjects with the intuitive model of Kahneman and Tversky*” [13].

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A survey on the subject criminality that disturbs the Israeli public allows for the Israeli police and Ministry of Public Security in Israel which is responsible for public safety, to learn about the principal criminal threats and phenomena that disturb the public. In a survey that has examined the subject in 2010, out of 17 types of offences presented, it appears that the level of public disturbance by offences related to public corruption – fraud and deceit as well as organized crime, is relatively low (was found to be in the 8th place). When the scale of disturbance is reviewed in segmentation according to sectors, it appears that the Jewish public is significantly more disturbed by criminality phenomena than the Arab public, and the biggest gap (25%) was found between the two sectors in the subject of public corruption – fraud and deceit divided by gender; women are more disturbed than men in all matters of content of the disturbance phenomena. Immigrants from the past USSR are less disturbed by phenomena related to offences and criminality of public corruption – fraud and deceit. When the level of disturbance by the phenomena according to religious tendency has been examined, it seems that traditional people are more disturbed than religious and non-religious people mainly by offences against individuals and the public. Religious and orthodox people are less disturbed by war and terror as well as offences against individuals and the public [15].

The role that the media plays in supporting and creating social beliefs and stereotypes has been studied frequently by social scientists. This is especially true of news sources, both print and televised. These past studies have shown that the representation of crime, especially violent crime, in the media has increased fear in the citizenry and given us an unrealistic understanding of the nature of crime and deviance in the real world. The media is viewed as one of the driving forces in our understanding of crime in public opinion and, it is impossible to understand public opinion about crime without taking the role of the media into consideration because the two are intrinsically connected.

Feilzer found that academic research and data from national statistics does little to reduce the media's mis-

representation of crime or the belief in incompetence in the justice system [16]. Choices posing alternative decisions in either negative (loss) or positive (gain) terms can bias choices in situations involving uncertainty. Prospect theory suggests people will take greater risks to avoid losses than to obtain gains.

Framing has been employed as a tool for analyzing public debates on issues and as the focus of still other research in the arenas of negotiation and bargaining. Legal theorists also have recognized the importance of effective issue framing as a key strategy in persuasively communicating with jurors. Organizational behavior researchers have employed issues framing as variable to understand why and how decisions are made and actions are undertaken. Applications range from ethical decision making to emergency response planning and employment practices. Framing similarly has been used to examine people's judgments of the fairness of allocation of economic resources. About framing and public relations: studies have used a variety of methods to study the framing of controversies involving politics, gender rights, race [17], property rights. Social researchers who adopt a constructionist approach argue that social problems are best understood as issues that are constructed by *claim makers* [18].

Presently it is common to support the approach of Weis and Adler, who claimed that the tendency of an individual to behave in a certain manner is affected by his personality traits, not less than it is affected by other contexts [19]. Personality traits are defined by Allport as „*inner structures that direct the behavior of an individual in stable ways that characterize him*” [20]. In the last two decades, several studies have been conducted [21] in an attempt to isolate several generic traits that characterize a person and that contribute to the understanding of his personality. 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).

From reviewing the literature about the five personality dimensions an agreement is apparent regarding five main personality variables:

□ **Extroversion** – defined by traits such as: sociability, talkativeness, assertiveness, adventurousness, daring, activity and energy.

□ **Agreeableness** – that include traits such as kindness, convenience in interpersonal relations, giving trust, cooperation, forgivingness, consideration and tolerance. On the other end of the scale would be hostility, indifference and lack of concern of others. The widest consensus between researchers is revealed in relation to this dimension.

□ **Neuroticism** – represents differences between individuals in their tendency to experience tension, anxiety, depression, anger, being emotional, lack of confidence, irritation and fear. People graded low on the scale are characterized by emotional stability.

□ **Conscientiousness** – defined by traits such as: responsibility, reliability, efficiency, being organized, planning and aspiration of achievements. In a review done by Mount and Barrick, the researchers have demonstrated that conscientiousness includes at the same



time a person that can be relied on, careful responsible, organized, efficient and planned in advance, and a person characterized by competitiveness and ambitiousness [22]. This is the most ethical dimension that distinguishes a good and a bad person [23].

□ **Openness** – describes traits such as: a wide scope of interests, openness to experiences, imagination activity, curiosity, originality, artistic sensitivity and intellectual interest. This dimension was controversial amongst researchers. While some researchers termed it culture [24], others suggested terming it intellect [25]. Recently, following the studies of Costa and McCrae an agreement was reached that this dimension includes traits such as: imagination, curiosity, originality, artistry, expansion of horizons, and it is termed openness [26]. According to Goldberg the identification of the five personality components is a breakthrough in the field of personality research and the beginning of the treatment of the problem that has never been handled seriously, by research [27].

Psychopathic personality traits are related to white collar offending. Psychopathy is a personality disorder that has been robustly associated with antisocial and criminal behavior [28].

While psychopathy has heretofore been examined primarily as a correlate of “street” crime, it may also be related to white collar crimes. For instance, some scholars have suggested the existence of the “*successful psychopaths*”.

In such a manner, analyzing the research of P.Babiak, C.S. Neumann, R.D. Hare, and taking the view that corruption and financial disasters can be as much the fault of individuals as they are of impersonal economic and social forces. We need research in this area, but we also need investigations of a related and equally important issue: the prevalence, strategies, and consequences of psychopathy in the corporate world. The information gained from such investigations would provide valuable clues about corporate psychopathy in general and would establish an empirical base for conducting and evaluating research on the more high-profile miscreants who have wreaked financial and emotional havoc in the lives of so many people [29].

Psychopathy was not associated with any of the demographic variables (age, gender, education) in this study, or with whether or not an organization considered an individual a high potential candidate (which may be a reflection of the anti-discriminatory affirmative action efforts of the corporations studied). Interestingly, some with very high psychopathy [30].

Scores were high potential candidates and held senior management positions: vice presidents, supervisors, directors. This provides support for the argument that 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). These latter associations were rather strong. It is noteworthy that, in general, each psychopathy factor con-

tributed to the zero-order correlations with the 3608 assessments and performance appraisals [31]. However, the results of the structural equation model (which accounted for the shared variance among the factors) indicated that only the latent Interpersonal psychopathy factor strongly predicted both increased ratings on the charisma/presentation composite and decreased ratings on the responsibility/performance composite.

The latent antisocial factor moderately predicted only increased ratings on the charisma/presentation composite (considered valuable assets in high-level executives), perhaps indicating that in the presence of charm and charisma a failure to adhere to rules can impress others. The finding that the antisocial factor did not predict the responsibility/performance composite may seem inconsistent with the significant zero-order correlations between this factor and the variables that make up the responsibility/performance composite. However, these zero-order correlations all become non-significant when taking into account the shared variance among the Antisocial, Interpersonal, Affective, and Lifestyle factors. Thus, by taking into account the latent relationships among the psychopathy factors (or similarly the overlap among the factors at the manifest variable level), only the Interpersonal psychopathy factor has a specific and incremental effect on the responsibility/performance composite. To the extent that our latent variable findings parallel research with other types of sample, we might expect that the relations between the psychopathy factors and external correlates would also hold across samples. Interestingly, previous research has found a positive association between the Interpersonal psychopathy factor and intelligence in psychiatric patients, and juvenile delinquents. In a similar fashion, the current study found that the Interpersonal psychopathy factor predicted increased charisma/perception ratings, suggesting that this particular factor is linked with the ability and intelligence to manipulate and con others [32].

Although executives with many psychopathic traits may be visible to various members of the organization, and identifiable with existing mechanisms, they may have the communication, persuasion, and interpersonal skills to override any negative impact on their career. So, For example, findings P.Babiak, C.S. Neumann, R.D. Hare demonstrated that some companies viewed psychopathic executives as having leadership potential, despite having negative performance reviews and low ratings on leadership and management by subordinates, is evidence of the ability of these individuals to manipulate decision makers. Their excellent communication and convincing lying skills, which together would have made them attractive hiring candidates in the first place, apparently continued to serve them well in furthering their careers.

Unfortunately, not every company uses its existing performance management systems efficiently to deal with problematic performance. This issue is becoming more prevalent as companies begin to discount, or outright jettison, such mechanisms, now viewing them as too inhibiting of the creativity and innovation required for success in today’s fast-paced, highly com-



petitive business environment. It would be interesting to determine how “*successful*” (that is, creative/innovative) psychopathic executives and managers will be in the future, as less structured and less regulated models of management become the norm. The persona of the high potential or “*ideal leader*” is an often amorphous and hard to define concept, and executives tend to rely on “*gut feel*” to judge such a complex attribute. Unfortunately, once decision makers believe that an individual has “*future leader*” potential, even bad performance reviews or evaluations from subordinates and peers do not seem to be able to shake their belief. It is easy to mistake psychopathic traits for specific leadership traits. 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. 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. 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.

Limitation of the study performed by P.Babiak, C.S. Neumann, R.D. Hare is that the participants were not a random selection of corporate executives in general. This is a common problem for those attempting to conduct research in this area. That is, few corporations are willing to expose themselves to outside scrutiny. Because of organizational/cultural factors designed to protect them from embarrassing revelations about their employees, companies typically erect barriers to systematic, controlled research, or set strict limitations on the use of any findings. This was the case in the present study. The companies we studied commonly held beliefs such as, “*it can’t happen here*,” and “*we don’t air our dirty laundry*.” Although they recognized that a study of problematic employee behavior could be useful, they had many concerns about the implications for them of research conducted by an “*outsider*.” It was only after the establishment of a trusting, professional relationship that the companies allowed the research to proceed [33].

At the same time, it is possible that use of instruments specifically designed for business use, such as the B-Scan, will prove useful in understanding how psychopathic strategies and tactics play out in the corporate world. For example, most companies consider dressing down a subordinate in the presence of others,

or making verbal threats, to be examples of very poor management style [34].

Evidence has corroborated the idea that psychopathy is a personality disorder characterized by extreme dimensions of normal personality traits [35]. Additionally, several studies have found that psychopathy can be successfully assessed using the FFM of personality. Specifically, psychopathy is positively related to Extroversion [36], and negatively related to Agreeableness [37], and Conscientiousness [38]. While some conceptualizations of psychopathy suggest a negative association with Neuroticism [39], Narcissism [40] the personality traits of the disorder [41].

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 Kahneman and Tverski [42].

In current study we shall examine the alternative ways of dealing with reduction and prevention white-collar criminality that would be more extensive and would deal in general deterrence rather than personal.

Convergence between the Big Five and Other Structural Models McCrae and Costa’s [43] findings, like the cross-instrument convergence described above, show that the factor-analytic results from the lexical tradition converge surprisingly well with those from the questionnaire tradition. This convergence has led to a dramatic change in the acceptance of the five factors in the field. With regard to their empirical status, the findings accumulated since the mid-1980s show that the five factors replicate across different types of subjects, raters, and data sources, in both dictionary-based and questionnaire-based studies. Indeed, even more skeptical reviewers were led to conclude that agreement among these descriptive studies with respect to what are the appropriate dimensions is impressive. The finding that it doesn’t matter whether Conscientiousness is measured with trait adjectives, short phrases, or questionnaire items suggests that the Big Five dimensions have the same conceptual status as other personality constructs. For example, Loehlin et al. [44] found that all five factors show substantial and about equal heritability, regardless of whether they are measured with questionnaires or with adjective scales derived from the lexical approach.

One of the apparent strengths of the Big Five taxonomy is that it can capture, at a broad level of abstraction, the commonalities among most of the existing systems of personality traits, thus providing an integrative descriptive model for research. Table 5 summarizes the personality dimensions proposed by a broad range of personality theorists and researchers. These dimensions, although by no means a complete tabulation, emphasize the diversity of current conceptions of personality. However, they also point to some important convergences. First, almost every one of the theorists includes a dimension akin to Extraversion. Although the labels and exact definitions vary, nobody seems to doubt the fundamental importance of this dimension. The second almost universally accepted personality dimension is Emotional Stability, as 32 contrasted with Neuroticism, Negative Emotionality, and Proneness to



Anxiety. Interestingly, however, not all the researchers include a separate measure for this dimension. This is particularly true of the interpersonal approaches, such as Wiggins' and Bales', as well as the questionnaires primarily aimed at the assessment of basically healthy, well-functioning adults, such as Gough's CPI, the Myers-Briggs Type Indicator, and even Jackson's PRF. In contrast, all of the temperament-based models include Neuroticism.

There is less agreement on the third dimension, which appears in various guises, such as Control, Constraint, Super-Ego Strength and Work Orientation as contrasted with Impulsivity, Psychoticism, and Play Orientation. The theme underlying most of these concepts involves the control, or moderation, of impulses in a normatively and socially appropriate way [45].

At the beginning of this chapter, we argued that a personality taxonomy should provide a systematic framework for distinguishing, ordering, and naming types and characteristics of individuals. Ideally, that taxonomy would be built around principles that are causal and dynamic, exist at multiple levels of abstraction or hierarchy, and offer a standard nomenclature for scientists working in the field of personality. In contrast to the biological taxonomies, the Big Five taxonomy provides descriptive concepts that still need to be explicated theoretically, and a nomenclature that is still rooted in the "vernacular" English. The Big Five structure has the advantage that everybody can understand the words that define the factors and disagreements about their meanings can be reconciled by establishing their most common usage.

Moreover, the natural language is not biased in favor of any existing scientific conceptions; although the theoretical nature of the Big Five dimensions makes them less appealing to some psychologists, it also makes them more palatable to researchers that reject dimensions cast in a theoretical mold different from their own. Several of the dimensions included among the Big Five, most notably Extraversion and Neuroticism have been the target of various physiological and mechanistic explanations. Similarly, Block's notion of Ego Control might shed some light on the mechanisms underlying Conscientiousness and Extraversion. Tellegen's [46] interpretation of Extraversion and Neuroticism as persistent dispositions towards thinking and behaving in ways that foster, respectively, positive and negative affective experiences promises to connect the Big Five with individual differences in affective functioning which, in turn, may be studied in more tightly controlled laboratory settings.

The consensus about them: There are five replicable, broad dimensions of personality, and they can be summarized by the broad concepts of Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Openness to experience. In our view, the Big Five structure is a major step ahead, a long-due extension and improvement over earlier factor systems that tended to compete with each other, rather than establish commonalities and convergences. The Big Five structure captures, at a broad level of abstraction, the commonalities among most of the existing systems of personality description,

and provides an integrative descriptive model for personality research [47].

There are a vast number of theories each one represents different variables that are key to personality evaluation. The first one that did it in an orderly fashion was Catte (1944) that states that there are surface traits that are identified as early as in the first stage and source traits which are the permanent and stable source of behavior. Over time, there has been a change in the research in the field and recognition is being consolidated amongst the researchers that the circle of terms is to be expanded, so that those behaviors that are not surface but have a significant part in the understanding of an organization would be included in the research field. Vardi and Wiener [48] deal in the principle of „*intent*”, in their definition of improper behavior in organizations as any intentional action of members of the organization that harms the mutual organizational norms and the expectations, and/or the dominant values and standards of proper social behavior.

There are several factors in research for improper behavior, and here also no agreement prevails between researchers in the mapping of motivations. Vardi and Wiener claim for two types of factors: personal and organizational. Robinson and Greenberg [49] add additional social factors. Jones writes about economic factors and Hollinger and Clark about unfairness and dissatisfaction. Kriger adds personality factors by creating a theoretical model for prediction of improper behavior according to personality components. Some models deal in the attempt to explain the factors of all the improper behavior phenomena and others explain factors for specific behaviors [50]. According to Greenberg, that base on the fairness theory that maintains that employees who sense unfairness and consider the rewards they receive to be low in relation to their contribution to the organization, occasionally respond to that by raising of their inputs. Goldman proposed the model for deviational behavior in the work place and talks about the cognitive process that leads to the intention of behavior and is affected by variables on an individual level: personality traits, demographic characteristics, beliefs, values and attitudes and variable on the organizational level [51].

Supporting the typology of the *disagreeable business man*, a few studies have found that WCC offenders tend to have personality traits such as being deceitful, and Machiavellian. More specifically, Jones and Kavanagh found that across situations of different levels of dissatisfaction with work and peer influence, individuals who were Machiavellian were more likely to engage in unethical behavior. The characterization of those who engage in WCC as being Machiavellian and manipulative suggests that these individuals see victims as a means to end, with a callous and unemotional concern for their victims [52].

In summary, it can be seen that the studies offer a variety of typologies of factors, from personality factors to conditional factors social and behavioral, from psychological to sociological and cultural factors.

At the end, may be that the solution of Procedural-Social and Behavioral factors are in the findings of



research that had conducted on a sample of 150 Polish enterprises and showed a significant positive correlation between the level of sustainability of strategic management practices and market effectiveness of enterprise while there is connection between participation of the workers in statements formulation and market effectiveness of enterprises. It means: May be that the participation of workers and the public in the process of anti-corruption police will reduce the number of crimes.

It must be an effect of different between the population of offenders, men and women not offenders, according personality traits. The hypothesis deals in the possible correlation between improper behavior of a WCC and between one of the personality traits. In following lines, the preceding background to the formulation of the research hypotheses shall be reviewed, regarding each of the traits.

Criminal behavior is improper behavior of a WCC. It deals in the characteristic like Neuroticism, that characterized by a greater tendency to sense irritation, frustration and bitterness, depression, sadness and helplessness, embarrassment as well as inability to control impulses and desires. According to them, such a person tends to be bitter, frustrated and with negative moods, tends to feel lack of satisfaction over time with no real reason. If we are to accept this assumption, it is most likely that an employee graded high in Neuroticism, would tend to senses of frustration that might cause aggression.

Moreover, they claim that there is a correlation between a negative emotion and self-control of an individual, and between actions of aggression. The earlier theoretical foundation allow for hypothesizing of a general hypothesis, on behavior directed to others, as well. Therefore, due to the fact that the factor of Neuroticism includes the attributes that indicate negative emotions, it can be concluded that the higher an employee is ranked on the factor of Neuroticism, the more he would exhibit improper organizational behavior.

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