WHITE COLLAR CRIME PREDISPOSITIONS AMONG PUBLIC GROUPS IN MALAYSIA

SHANKAR A/L DURAIRAJA

UNIVERSITI SAINS MALAYSIA

2020

WHITE COLLAR CRIME PREDISPOSITIONS

AMONG PUBLIC GROUPS IN MALAYSIA

by

SHANKAR A/L DURAIRAJA

Thesis submitted in fulfilment of the requirements

for the degree of

Master of Science

August 2020

ACKNOWLEDGEMENT

I would like to express my greatest gratitude and love to god for giving me this valuable opportunity to conduct this research, and strength and guidance whilst completing my Masters in Criminology journey. Next, I would like to express my deepest gratitude and thanks to my supervisor Associate Professor Dr Geshina Ayu Mat Saat from Forensic Science Programme, School of Health Sciences, Universiti Sains Malaysia for her guidance, support, encouragement and all type of contributions throughout this research.

I also would like to convey my special thanks to my mentor, Associate Professor Dr Mohammad Rahim Kamaluddin from School of Psychology and Human Development, Faculty of Social Sciences and Humanities, Universiti Kebangsaan Malaysia for his support, guidance and encouragement throughout this research. Further, I would like to express my love and thanks to my lovely parents, Durairaja Govindasamy and Thillaiamal Thangaraju for their moral and financial support, encouragement, and continuous prayers throughout the journey. My sincerest gratitude also goes to my beloved sister, Sugaanthi and my brother in law, Sangopinaathan Sannasi who have been cheering me up to keep me going.

I thank my friends, batchmates, and juniors for their moral and emotional support. Acknowledgements are also extended to Royal Malaysian Police and Malaysian Anti-Corruption Commission for providing me with recent statistics of commercial crime and corruption in Malaysia. Finally, I express my thanks to all my respondents, friends and people who were directly or indirectly involved in this research.

TABLE OF CONTENTS

ACKNOWLEDGEMENT ii

TABLE OF CONTENTS iii

LIST OF TABLES xv

LIST OF FIGURES xviii

LIST OF SYMBOLS xx

LIST OF ABBREVIATIONS xxi

ABSTRAK xxvi

ABSTRACT xxviii

CHAPTER ONE: INTRODUCTION

1.1 Study Background 1

1.2 Problem Statement and Study Rationale 4

1.2.1 Pattern and the lucrativeness of CC in Malaysia 4

1.2.2 Predispositions of WCC in Malaysia is unknown 8

1.3 Research Questions 11

1.3.1 Research Questions Related to Problem Statement 1.2.1 11

1.3.2 Research Questions Related to Problem Statement 1.2.2 11

1.4 Objectives 11

1.4.1 General Objective 11

1.4.2 Specific Objectives 12

1.5 Hypotheses 12

1.6 Definition of Terms 19

1.6.1 WCC or CC and Corruption 19

1.6.1(a) WCC or CC 20

1.6.1(b) Corruption 21

1.6.2 Personality 22

1.6.2(a) Descriptions on personality subdomains 23

1.6.3 Psychopathy 24

1.6.4 Chronic Stressors 25

1.6.5 Criminal Thinking 25

1.7 Significance of The Study 26

1.7.1 Trends and Patterns of CC and Corruption in Malaysia 26

1.7.2 Basic Sociodemographic Information of Victims and Arrested Individuals (Corruption Offences) 26

1.7.3 WCC Predispositions and Evidence-Based Hiring Practices 27

1.7.4 Emergence of Four Validated Malay Translated Psychometric Instruments 28

1.7.5 Community Crime Prevention 28

1.8 Outline of The Thesis 29

CHAPTER TWO: LITERATURE REVIEW

2.1 The Classification of WCC 30

2.2 The Demography and WCC 34
2.3 The Psychology of White Collar Offending 37
2.3.1 Personality Traits 38
2.3.2 Psychopathic Traits 41
2.4 Chronic Stressors and WCC 44
2.5 The Criminology of White Collar Offending 46
2.5.1 Motives for Engaging in WCC 47
2.5.2 Criminal Thinking Styles 49
2.6 White Collar Offences and Provisions of Law in Malaysia 52
2.6.1 Provisions in The Penal Code Act 2012 (Act 574) 55
2.6.2 Provisions in The Malaysian Anti-Corruption Commission Act 2009 (Act 694) 57
2.7 Relevant Theories and Model 59
2.7.1 Principles of General Strain Theory (GST) 59
2.7.2 Principles of Lifestyle Theory (LT) 66
2.7.3 Cattell's Theory of Personality (16PF Trait Theory) 69
2.7.4 Triarchic Model of Psychopathy 73
2.8 Gaps in Knowledge 75
2.8.1 Absence of Studies on Predispositions of WCC In Malaysia 75
2.8.2 Limited Scope of Research 76
2.8.3 Access to Prison Population 77

2.9 Theoretical Framework 77

2.10 Summary 79

CHAPTER THREE: METHODOLOGY

3.1 Trend Analyses 80

3.2 Pilot and Validation Study 81

3.2.1 Validation Study 82

3.2.2 Validation Study Design 82

3.2.2(a) Sampling frame and determination of respondents 83

3.2.2(b) Inclusion and exclusion criteria of the respondents 83

3.2.2(c) Study site for validation study 84

3.2.2(d) Sample size for validation study 84

3.2.3 Translation Processes 85

3.2.3(a) Forward translation 85

3.2.3(b) Backward translation 86

3.2.4 Validation Processes 87

3.2.4(a) Content validity 87

3.2.4(b) Face validity 88

3.2.4(c) Construct validity 89

3.3 Main Study 112

3.3.1 Research Design 112

3.3.2 Conceptual Framework 113

3.3.3 Research Instruments 114

3.3.3(a) Guided self-administered battery 115

3.3.4 Research Subjects 120

3.3.4(a) Location of study 121

3.3.4(b) Research population 121

3.3.4(c) Sample size 123

3.3.4(d) Inclusion criteria of the respondents 123

3.3.4(e) Exclusion criteria of the respondents 124

3.3.4(f) Sampling procedure 124

3.3.5 Research Procedure 125

3.3.5(a) Data collection: Web-based questionnaire technique 125

3.3.5(b) Data collection: Paper-pencil-questionnaire technique 126

3.3.5(c) Data analysis 127

3.3.5(d) Ethical issues 130

3.4 Flow Chart 132

3.5 Summary 133

CHAPTER FOUR: RESULTS

4.1 Trend Analyses 135

4.1.1 Trend Analyses of Commercial Crimes in Malaysia 135

4.1.1(a) Prevalence of commercial crimes in Malaysia (2001-2018) 136

4.1.1(b) Types of crimes that contributed to the commercial crimes trend (2001-2018) 137

4.1.1(c) Amount of losses from commercial crimes in Malaysia (2001-2018) 140

4.1.1(d) Amount of losses by types of commercial crimes in Malaysia (2001-2018) 141

4.1.1(e) Victimisation profile of commercial crimes victims in Malaysia for nine years (2010-2018) 142

4.1.2 Trend Analyses of Corruption in Malaysia 146

4.1.2(a) Prevalence of corruption cases in Malaysia 146

4.1.2(b) Prevalence of types of corruption offences 147

4.1.2(c) Statistics on arrested individuals 149

4.1.2(d) Demography (gender, race, and age) of arrested individuals. 151

4.2 Main Study 153

4.2.1 Sociodemographic Profile of The Respondents 153

4.2.1(a) Sociodemographic profile of WCP 155

4.2.1(b) Sociodemographic profile of BCW 156

4.2.2 Reconfirmation of The Validation of Subdomains 157

4.2.2(a) 16PF-M subdomains 160

4.2.2(b) PICTS-M subdomains 162

4.2.2(c) TriPM-M subdomains 162

4.2.2(d) CSS-M subdomains 163

4.2.3 Normality Testing 164

4.2.4 Comparison of Psychological, Strain, and Criminogenic Characteristics Between WCP and BCW 164

4.2.4(a) Comparison of mean scores personality trait subdomains 165

4.2.4(b) Comparison of CTS subdomains 167

4.2.4(c) Comparison of mean scores of PsyT subdomains 170

4.2.4(d) Comparison of mean scores in ChS subdomains 172

4.2.5 Associations among Psychological, Strain, and Criminogenic Subdomains among WCP and BCW 173

4.2.5(a) Association between personality traits and CTS 174

4.2.5(b) Association between personality traits and PsyT 176

4.2.5(c) Association between personality traits and ChS 177

4.2.5(d) Association between CTS and PsyT 179

4.2.5(e) Association between CTS and ChS 179

4.2.5(f) Association between PsyT and ChS 181

4.2.6 Relationship Between Each Psychological, Strain, and Criminogenic Subdomains among WCP and BCW 182

4.3 Summary 197

CHAPTER FIVE: DISCUSSION

5.1 Trend Analyses 198

5.1.1 Comparative Trend Analyses of Commercial Crimes 199

5.1.2 Trend Changes in Commercial Crimes 201

5.1.3 Incurred Loss Due to Commercial Crimes 202

5.1.3(a) Inclusion of large business scandals 203

5.1.3(b) Crackdowns on fund mismanagements and misappropriation 204

5.1.3(c) Improvements to investigative powers 206

5.1.4 Victimisation Trends of Commercial Crimes 207

5.1.4(a) Awareness of victimisation 208

5.1.4(b) Victimisation reporting 209

5.1.4(c) Gender and victimisation 210

5.1.5 Trend Analyses of Corruption 211

5.1.6 Profile of Arrested Individuals (Corruption Offences) 214

5.1.6(a) Gender of arrested individuals 214

5.1.6(b) Ethnicity of Arrested Individuals 215

5.1.6(c) Age of Arrested Individuals 215

5.2 Quantitative Results 216

5.2.1 Sociodemographic Characteristics of WCP and BCW 216

5.2.1(a) Gender differences 217

5.2.1(b) Ethnicity comparison 218

5.2.1(c) Age group comparison 218

5.2.1(d) Marital status comparison 219

5.2.1(e) Educational status comparison 219

5.2.1(f) Income comparison 220

5.2.2 Comparison of Personality Traits, CTS, PsyT, and ChS Between WCP and BCW 221

5.2.2(a) Personality trait differences between WCP and BCW 221

5.2.2(b) Criminal thinking style differences between WCP and BCW 227

5.2.2(c) Psychopathic trait differences between WCP and BCW 233

5.2.2(d) Chronic stress differences between WCP and BCW 236

5.2.2(e) Comparison of the personality traits, CTS, and PsyT between the present results with other relevant studies 237

5.2.3 Associations between Personality Traits, CTS, PsyT and ChS among WCP and BCW 239

5.2.3(a) Association between personality traits and CTS 240

5.2.3(b) Association between personality traits and PsyT 243

5.2.3(c) Association between personality traits and ChS 244

5.2.3(d) Association between CTS and PsyT 245

5.2.3(e) Association between CTS and ChS 246

5.2.3(f) Association between PsyT and ChS 247

5.2.4 Relationship of Personality Traits with CTS, PsyT, and ChS among WCP and BCW 247

5.3 Revised Conceptual Models 249

5.4 Interim Summary 254

CHAPTER SIX: CONCLUSION

6.1 Summary of Research Objectives and Hypotheses 255

6.1.1 SO 1: Trend Analyses of Commercial Crimes and SO 2: Trend Analyses of Corruption 255

6.1.2 SO 3: The Differences between Personality Traits, CTS, and PsyT among Public Groups 256

6.1.3 SO 4: The Associations between Personality Traits and CTS among Public Groups 258

6.2 Linking Findings with Theories 261

6.2.1 General Strain and Involvement in WCC or CC 262

6.2.2 Lifestyle and Involvement in WCC or CC 263

6.2.3 Personality and Involvement in WCC or CC 264

6.2.4 Psychopathy and Involvement in WCC or CC 265

6.3 Implications of The Study 266

6.3.1 Implications to The Field of Study 267

6.3.2 Practical Implications 268

6.4 Limitations 271

6.4.1 Sample Size 271

6.4.2 Nature of The Data and Study Design 272

6.5 Recommendations 273

6.5.1 Recommendations for Future Studies 273

6.5.1(a) Improving The sample size 273

6.5.1(b) Improving the study site 274

6.5.1(c) Changing the type of study 274

6.5.2 Recommendations for Crime Prevention in Organisations 275

6.5.2(a) Evidence-based background screening and psychometric testing 275

6.5.2(b) Investments in advanced security systems and innovations of new technologies 276

6.5.2(c) Awareness programmes and improve legislation 276

6.6 Conclusion 277

REFERENCES 278

APPENDICES

Appendix A: Human Ethical Approval

Appendix B: Statistics on Commercial Crimes (CCID, RMP)

Appendix C: Statistics on Corruption (MACC)

Appendix D: Authors' Permission

Appendix E: Approval Letters for Data Collection

Appendix F: Participant Information and Consent Form

Appendix G: Factor Analyses Tables

Appendix H: Normality of Data

Appendix I: Current Trends of Commercial Crime in Malaysia

Appendix J: List of Publications and Presentations

LIST OF TABLES

Page

Table 2.1: The four-part typology of WCC (Adapted from Edelhertz ,1970) 31

Table 2.2: Description of the various types of CTS (Adapted from Barbour, 2015) 50

Table 2.3: White collar offences and provisions of law in Malaysia 53

Table 2.4: Global Factors and Descriptors (Adapted from Changing Minds, 2018) 70

Table 2.5:Primary Factors and Descriptors in Cattell's 16 Personality Factor Model (Adapted from Conn and Rieke, 1994) 71

Table 3.1: Sociodemographic information of validation study respondents (n=60) 90

Table 3.2: Reliability of 16PF-M domains 94

Table 3.3: Reliability of PICTS-M domains 95

Table 3.4: Reliability of TriPM-M domains 95

Table 3.5: Reliability of CSS-M domains 96

Table 3.6: Summary of validation results of M-WCCPB 110

Table 3.7: Sections in Malay WCCP Battery (M-WCCPB) 115

Table 3.8: The summary of subdomains of M-WCCPB 120

Table 3.9: Inclusion criteria for all groups 124

Table 3.10: Exclusion criteria for all groups 124

Table 3.11: Interpreting the size of a correlation coefficient 130

Table 4.1: The case statistics of each type of commercial crimes, 2001-2018 139

Table 4.2: Ratio of CC victimisation rate in Malaysia, 2010-2018 144

Table 4.3: The descriptive results of the sociodemographic details of the respondents 154

Table 4.4: Summary of revalidation of the subdomains 159

Table 4.5: Comparison of mean scores of personality traits between WCP and BCW 165

Table 4.6: Number of respondents (%) according to the level of scores 166

Table 4.7: Comparison of mean scores of personality traits 167

Table 4.8: Comparison of mean scores of CTS between WCP and BCW 168

Table 4.9: Mean (SD) of the T-scores and percentage of the respondents (%) according to the four levels of elevation 169

Table 4.10: Comparison of mean T-scores of CTS 169

Table 4.11: Comparison of mean scores of PsyT between WCP and BCW 170

Table 4.12: Number of respondents (%) according to the level of scores 171

Table 4.13: Comparison of mean scores of TriPM 171

Table 4.14: Comparison of ChS between WCP and BCW 172

Table 4.15: Number of respondents (%) according to the categories of chronic stress 173

Table 4.16: Correlation between personality traits and CTS among WCP 174

Table 4.17: Correlation between personality traits and CTS among BCW 175

Table 4.18: Correlation between personality traits and PsyT among WCP and BCW 176

Table 4.19: Correlation between personality traits and ChS among WCP 178

Table 4.20: Correlation between personality traits and ChS among BCW 178

Table 4.21: Correlation between CTS and PsyT among WCP and BCW 179

Table 4.22: Correlation between CTS and ChS among WCP 180

Table 4.23: Correlation between CTS and ChS among BCW 181

Table 4.24: Correlation between PsyT and ChS among WCP and BCW 182

Table 4.25: SLR results for personality traits and subdomains (CTS and PsyT) among WCP 183

Table 4.26: SLR results for personality traits and subdomains (CTS and PsyT) among BCW 186

Table 4.27: MLR results for personality traits, CTS, and PsyT among WCP 190

Table 4.28: MLR results for personality traits, CTS, and PsyT among BCW 191

Table 4.29: Ordinal regression relationship between each personality traits and ChS among WCP 195

Table 4.30: Ordinal regression relationship between each personality traits and ChS among BCW 196

LIST OF FIGURES

Page

Figure 2.1: Three categories of strains that claimed by Agnew (1992, 2001, 2002, 2006a, 2006b) 61

Figure 2.2: The cyclical effect of General Strain Theory (Adapted from Agnew, 1992) 63

Figure 2.3: The three interrelated key concepts of Lifestyle Theory 66

Figure 2.4: Theoretical framework of the present research 78

Figure 3.1: Conceptual framework of the present research 114

Figure 3.2: Study protocol of present research 133

Figure 4.1: Trend analysis of CC cases, 2001-2018 (CCID, RMP, 2018, 2019) 136

Figure 4.2: Types of commercial crimes according to reported cases, 2001-2018 138

Figure 4.3: Amount of losses from commercial crimes, 2001-2018 140

Figure 4.4: Amount of losses by types of commercial crimes in Malaysia, 2001-2018 (CCID, RMP, 2018, 2019) 141

Figure 4.5: The number of CC victims in Malaysia, 2010-2018 143

Figure 4.6: Proportion of CC victims according to gender, 2010-2018 (CCID, RMP, 2018, 2019) 144

Figure 4.7: The proportion of CC victims according to ethnicity, 2010-2018 (CCID, RMP, 2018, 2019) 145

Figure 4.8: Trend analysis of corruption cases, 2012-2018 (MACC, 2019) 147

Figure 4.9: Trend analysis of the different types of corruption offences, 2012-2018 (MACC, 2019) 148

Figure 4.10: The number of corruption offenders in Malaysia, 2012-2018 149

Figure 4.11: Number of arrested individuals according to the types of corruption offences, 2012-2018 (MACC, 2019) 150

Figure 4.12: Proportion of arrested individuals according to gender, 2012-2018 151

Figure 4.13: The proportion of arrested individuals according to ethnicity, 2012-2018 (MACC, 2019) 152

Figure 4.14: Age groups of arrested individuals for six-year periods, 2012-2018 153

Figure 5.1: Revised conceptual model for WCP 251

Figure 5.2: Revised conceptual model for BCW 252

LIST OF SYMBOLS

%	Percentage
b	Crude Regression Coefficient
CI	Confidence Interval
df	Degree of Freedom
p	Significance or Alpha Level
R^2	Coefficient of Determination
α	Cronbach's Alpha Coefficient

LIST OF ABBREVIATIONS

16PF	16 Personality Factors Questionnaire
16PF-M	16 Personality Factors Questionnaire- Malay Version
1MDB	1Malaysia Development Bhd
A	Apprehension
ACA	Anti-Corruption Agency
APA	American Psychological Association
ATM	Automated Teller Machine
BCW	Blue Collar Workers
Bo	Boldness
CBT	Criminal Breach of Trust
CC	Commercial Crime
CCID	Commercial Crime Investigation Department
ChS	Chronic Stressors
CI	Cognitive Indolence
CID	Criminal Investigation Department
CMC	Counterfeiting of Money/Coins
CMP	Criminal Misappropriation of Property
Co	Cutoff
CSS	Chronic Stress Scale
CSS-M	Chronic Stress Scale- Malay Version
CTS	Criminal Thinking Styles
D	Dominance

DBKL	Kuala Lumpur City Hall
Dis	Disinhibition
DOS	Department of Statistics
DVD	Digital Versatile Disc
Dy	Discontinuity
EFA	Exploratory Factor Analysis
ES	Emotional Stability
FBI	Federal Bureau of Investigation
FELDA	Federal Land Development Authority
FGV	FELDA Global Ventures
GHo	Group Null Hypothesis
GLCs	Government-Linked Companies
GST	General Strain Theory
He	Health
IQR	Interquartile Range
JEPeM	Jawatankuasa Etika Penyelidikan Manusia Universiti Sains Malaysia
JPJ	Penang Road Transport Department
KMO	Kaiser-Meyer-Olkin
LM	Love and Marriage
LT	Lifestyle Theory
MACC	Malaysian Anti-Corruption Commission
MAS	Malaysian Airlines
MASCO	Malaysia Standard Classification of Occupation

Me	Meanness
MF	Money and Finance
MITI	Minister of the Malaysian International Trade and Industry
MLR	Multiple Linear Regression
Mo	Mollification
MPD	Malaysian Prison Department
MSc	Master of Science
M-WCCPB	Malay WCC Predispositions Battery
N	Number or Frequency
n	Number or Frequency
NAP	National Anti-Corruption Plan
NBI	National Bureau of Investigations
NFC	National Feedlot Corporation
No	Number
OR	Ordinal Regression
OTC	Openness to Change
P	Perfectionism
PCA	Principal Components Analysis
PCF	Participant Consent Form
PF	Parental or Family
PH	Pakatan Harapan
PhD	Doctor of Philosophy
PICTS	Psychological Inventory of Criminal Thinking Styles

PICTS-M	Psychological Inventory of Criminal Thinking Styles- Malay Version
PIS	Participant Information Sheet
PKFZ	Port Klang Free Zone
PO	Power Orientation
PsyT	Psychopathic Traits
RC	Rule Consciousness
RM	Ringgit Malaysia
RMP	Royal Malaysian Police
S	Sensitivity
SB	Social Boldness
SD	Standard Deviation
Sec	Section
SL	Social Life
SLR	Single Linear Regression
So	Superoptism
SO	Specific Objective
SOP	Standard Operating Procedure
SPSS	Statistical Package for Social Sciences
SR	Self-Reliance
Sy	Sentimentality
TH	Lembaga Tabung Haji
TriPM	Triarchic Psychopathy Measure

TriPM-M	Triarchic Psychopathy Measure- Malay Version
USM	Universiti Sains Malaysia
VCD	Video Compact Disc
W	Warmth
WCC	White Collar Crime
WCOs	White Collar Offenders
WCP	White Collar Professionals
WHO	World Health Organization
Wo	Work

KECENDERUNGAN JENAYAH KOLAR PUTIH DALAM KALANGAN KUMPULAN AWAM DI MALAYSIA

ABSTRAK

Jenayah kolar putih boleh dijelaskan sebagai salah satu jenayah yang unik kerana ketiadaan keganasan fizikal. Oleh kerana kajian ini merupakan kajian permulaan untuk menyiasat kecenderungan jenayah kolar putih dalam kalangan kumpulan awam di Malaysia. Kajian ini berdasarkan perspektif kriminologi dan psikologi. Tujuan utama kajian ini adalah untuk meneroka ciri-ciri psikologi, tekanan, dan kriminogenik yang boleh menyebabkan penglibatan dalam jenayah kolar putih dalam kalangan kumpulan awam di Malaysia. Lima objektif khusus telah dirumuskan dalam kajian ini. Kajian ini dibahagikan kepada tiga peringkat. Pertamanya, pengetahuan asas yang berkaitan dengan kajian utama telah diperolehi dengan mengkaji dan mendokumenkan trend dan corak jenayah komersil di Malaysia untuk tempoh 18 belas tahun (2001-2018) dan rasuah untuk tempoh tujuh tahun (2012- 2018). Kedua, kajian pengesahan telah dijalankan untuk menguji keserasian, kesahan, dan kebolehpercayaan empat instrumen yang telah diterjemahkan dalam Bahasa Melayu (WCC Predispositions Battery (M-WCCPB)) yang terdiri daripada 16 Personality Factors Questionnaire (16PF), Psychological Inventory of Criminal Thinking Styles (PICTS), Triarchic Psychopathy Measure (TriPM), dan Skala Tekanan Kronik (CSS). Akhir sekali, kajian utama dijalankan dengan menggunakan kaedah kuantitatif deskriptif yang menggunakan pendekatan deduktif berdasarkan falsafah positivis. Bateri psikometrik (M-WCCPB) digunakan untuk pengumpulan data. M-WCCPB terdiri daripada pemboleh ubah sosiodemografi, dan empat instrumen

psikometrik yang disahkan. Seramai 274 orang pekerja kolar putih dan kolar biru telah menyertai dalam kajian ini melalui persampelan berdasarkan kriteria pemilihan yang telah ditetapkan. Data kuantitatif dianalisis menggunakan statistik deskriptif dan inferensi. Dari 28 subdomain, hanya sepuluh subdomain mencatat perbezaan yang signifikan. Hubungan antara subdomain yang mewakili Domain A (Sifat Keperibadian) dan Domain B (Gaya Pemikiran Jenayah) dan Domain C (Sifat Psikopat) nampaknya signifikan dengan BCW, namun subdomain yang sama tidak memiliki hubungan yang signifikan dengan Domain B atau Domain C dalam kumpulan WCP. Kajian ini hanya dapat merekrut 274 pekerja kolar putih dan biru sebagai sampel kajian kerana beberapa batasan, oleh itu kajian ini tidak bertujuan untuk merumuskan hasil kepada semua penduduk yang bekerja di Malaysia. Walau bagaimanapun, penemuan penting dalam kajian ini boleh digunakan oleh pembuat dasar dan badan kerajaan dan bukan kerajaan untuk merekabentuk amalan pengambilan pekerja yang baik berdasarkan bukti, dan boleh mem langkah-langkah efektif malah proaktif bagi pencegahan jenayah kolar putih dan komersil.

WHITE COLLAR CRIME PREDISPOSITIONS AMONG PUBLIC GROUPS IN MALAYSIA

ABSTRACT

White collar crime can be labelled as a unique kind of crime because of the absence of any type of physical violence. The focus area of this criminology research is to study the predispositions of white collar crime among public groups in Malaysia. This study was based on criminological and psychological perspectives. The main aim of this study was to investigate the psychological, strain, and criminogenic characteristics that can lead to white collar crime among public groups in Malaysia. Five specific objectives were formulated. This study was divided into three stages. Firstly, to obtain epidemiological knowledge related to the main study trend analyses were performed to explore and document the trends and patterns of commercial crimes in Malaysia for the period of 18 years (2001-2018) and corruption for the period of seven years (2012-2018). Secondly, a validation study was conducted to test the compatibility, validity, and reliability of the items were tested in the Malay WCC Predispositions Battery (M-WCCPB) which consists of Malay translated 16 Personality Factors Questionnaire (16PF), Psychological Inventory of Criminal Thinking Styles (PICTS), Triarchic Psychopathy Measure (TriPM), and Chronic Stress Scale (CSS). Lastly, the main study was conducted by utilising a descriptive quantitative method that made use of the deductive approach based on the positivist philosophy. A guided self-administered psychometric battery (Malay WCCP Battery (M-WCCPB)) was employed for data collection. The M-WCCPB consisted of sociodemographic variables, and four Malay validated psychometric instruments. The

total of 274 white collar professionals and blue collar workers were recruited in this study through purposive sampling. Quantitative data were analysed using descriptive and inferential statistics. Out of 28 subdomains, only ten subdomains recorded significant differences. The association of selected traits representing Domain A (Personality Traits) and Domain B (Criminal Thinking Styles) and Domain C (Psychopathic Traits) appear to be pertinent for BCW, however these same straits were shown not to be significantly associated with either Domain B or Domain C in the WCP group. The present study only able to recruit 274 white collar professionals and bluecollar workers as the sample of study due to few limitations, therefore it was not meant to generalise the results to the working population in Malaysia. However, the significant findings of this study can be adapted by policymakers, and many governments and non-government agencies to design a better evidenced based hiring practices, and proactive white collar or commercial crime prevention.

CHAPTER ONE

INTRODUCTION

The focus area of this criminology study is on white collar crime (WCC) in Malaysia, specifically to study the predispositions of WCC among public groups in Malaysia. This chapter provides a brief explanation for the selection of this particular research area. Issues described include: study background, problem statement and study rationale, research questions, research objectives, hypotheses, the definition of terms, the significance of the study, and outline of the thesis.

1.1 Study Background

WCC is a unique kind of crime. It is labelled as a victimless crime because of the absence of any type of physical violence and is largely engaged by white collar people (Frederocks, McComas, & Weatherby, 2016). Since the twentieth century, WCC has become a major problem in the business world (Tay, 2014). According to Seetharaman, Senthilvelmurugan, and Rajan (2004), the term WCC refers to offenses committed by workers during their commercial activities. This type of crime is usually described as a non-violent and illegal act that is engaged by a person for his or her organisation or personal gain (Tay, 2014).

Within the field of criminology, definitions and descriptions of WCC abound (e.g., Edelhertz, 1970; Friedrichs, 2009; Henning, 2009; Meier, 2001; Sutherland, Geis, & Goff, 1983). Among the available descriptions, Onsarigo's (2015) explanation is the most comprehensive. Onsarigo (2015) asserts that WCC is not limited to the actions of individuals, as it is perceived that the law can be violated to gain profit, power, and position within the organisational environment by any company,

corporation, organisation, including political parties, religious organisations, and governments.

In Malaysia, WCC is prevalent and growing (Tay, 2014). WCC or commercial crime (CC) and corruption are the two major classifications under financial crimes in Malaysia. The Malaysian government started the combat against corruption through the establishment of two entities in early 1959 (Malaysian Anti-Corruption Commission (MACC), 2016). The first was the Special Crimes Unit of the Criminal Investigation Department (CID) of the Royal Malaysian Police (RMP) which was responsible for investigating corruption cases (Ibid). The second was the Anti-Corruption Agency (ACA) to manage prevention of corruption. In 1967, ACA was given the full authority by the government to carry out investigation, prevention, and prosecution of corruption cases in accordance with the Anti-Corruption Act 1967.

Later on, the Anti-Corruption Act 1967 was substituted by the National Bureau of Investigations (NBI) Act 1973, which was then replaced by the Anti-Corruption Act 1982 (MACC, 2016). More recently, the Anti-Corruption Act 1982 was replaced with the MACC Act 2009; leading to the establishment of the MACC as an independent, transparent and professional body to eradicate all forms of corruption, abuse of power and malpractice (MACC, 2016). The complexity of WCC justifies the amendments of the old laws and establishment of the MACC.

The RMP refers WCC as CC (Ibid). The interchangeability and discussions regarding WCC duality with CC are found in section 1.6.1, 2.6.2, and 5.1.3(c). Commercial Crime Investigation Department (CCID) formerly known as the

Commercial Crime Investigation Division of RMP; is authorised to investigate, arrest, and prosecute CC offenders (CCID, 2017). Types of common commercial crimes in Malaysia include: credit card fraud, e-banking fraud, inheritance fraud, insurance fraud, international scam, love scam, parcel scam, cheating, criminal breach of trust, misappropriation of funds, cyber-crime, counterfeit money, loan sharks, money laundering, piracy, and corruption (CCID, 2017; Zainal Azhar, 2014). In 2018, 22,374 CC cases were reported from January until October, where Malaysia lost RM4.2 billion due to commercial crimes (Mohd Azam, 2018).

Research in WCC is more extensive outside of Malaysia. A review of the locally available literature resulted in very few studies. Between 2012 and 2016, six relevant articles were found in ScienceDirect (*see* Duryana, 2013; Geetha, 2015; Maheran, 2015; Mohamad Zulkurnai, Azharudin, & Shamharir, 2014; Rozaiha, Nafsiah, Rosmawati, Nor Bahiyah, & Betsy Jomitin, 2014; Zaini, Sherliza, & AbuBakar, 2012). These articles mostly focused on fraud. This is surprising given the range of activities and behaviours perceived as WCC and the amount of financial loss incurred by organisations and individuals directly and indirectly as victims of WCC.

Based on the paucity of knowledge regarding the phenomenon of WCC, there is a need to explore areas of interest that may aid in generating a better understanding of the problem as well as reducing victimisation risks. This is because the trend of WCC continuously changes by adapting to new technologies and communication mediums. As an example, cyber crime is becoming a serious threat to our nation. The CCID reported a total of 10,203 cases of fraud and scams in 2017, and 8,313 cases in 2018 (January until 3rd October) (Gobind, 2018). The four most common scams are

telecommunications fraud (including Macau scam), financial fraud, African scam, and online purchases fraud (Ibid).

The total amount of money involved in 2017 and 2018 is RM184 million and RM300 million respectively (Ibid). Although the number of cases decreased in 2018, the amount of money involved is almost twice than the previous year. Further, former Federal CCID chief Datuk Amar Singh stated that the Macau Scam, as well as 'money game' investment fraud cases; depict the most worrying trends (Kalbana, 2017). Datuk Amar Singh also claimed more than a million Malaysians lost more than RM5 billion by becoming victims to money game investment scams (Ibid).

1.2 Problem Statement and Study Rationale

This subsection describes the problem statements and their rationales. Two problem statements have been identified. The first problem statement is related to the pattern and the lucrativeness of CC in Malaysia. The second problem statement focuses on the predispositions of WCC.

1.2.1 Pattern and the lucrativeness of CC in Malaysia

Prior to this research, the specific patterns and lucrativeness of CC in Malaysia failed to be obtained by the researcher due to data unavailability. At the same time, Malaysia's official crime index only indicated two major groups of crimes: violent and property crimes. Despite the annual increases in monetary losses, it is unknown why the information on CC crimes are not included in the crime index. This lack of information indirectly portrays that the presence and prevalence of CC in Malaysia is

not severe, however, the importance of addressing CC patterns and lucrativeness need to be realised by relevant parties.

This is because the rapid growth of population in Malaysia may lead to the widespread of WCC across the nation (Tay, 2014). In the past few decades, our nation's economy has diversified and modernised. The diversity of economy was from dependence on primary products such as rubber and tin; to service and manufacturing products like electrical and electronic products, chemical and petroleum products, wood products, textiles, apparel and footwear, construction-related materials, transport equipment, and food, beverages, and tobacco products (Wan, 2016).

Malaysia is an upper middle-income country with a multi-sector economy (IndexMundi, 2017). Foreign and domestic private investment plays definite roles in Malaysia's economy. According to Datuk Seri Mustapa Mohamed, former Minister of the Malaysian International Trade and Industry (MITI), foreign investment in logistics, healthcare, education, financial services, the creative sector and property development; continuously provides benefits to Malaysians (Mustapa, 2017). The benefits are employment opportunities, the creation of supply chains, development of the services sector and infrastructures, valuable technology transfers, exchange of know-how, and contribution to exports (Ibid). Consequently, Malaysians need to understand that the presence of financial crimes can disrupt local and foreign investment and economic growth. This is because financial crimes such as securities and commodities fraud, and money laundering; can cause local and foreign investors to lose confidence in the market or specific sectors which can directly disrupt investment growth.

According to Sidhu (2006), the CC rate was seen to be increasing in Malaysia between the years 1990-1998. During that time, cheating was the most common type of offences due to external economic factors that affected the country (Sidhu, 2006). Now however, the pattern of CC has changed. It has diversified and includes new crimes. The previously small percentage of commercial crimes now represents a larger percentage of total commercial crimes. The newer and more common crimes include automated teller machine (ATM) or credit card fraud, share scams, cheque scams, cybercrime, internet frauds, and money laundering (Affendy, Liew, & Puah, 2014).

Unfortunately, the statistics related to the CC between the years 2013 and 2018 has not been shared or made public because of several unavoidable reasons of national interest. This lack of available information surrounding CC is one of the reasons for the paucity of research on this type of crime. One of the aims of this current research is to obtain information from police reports and government agencies, to understand vulnerability issues better, the losses suffered, and whether the lucrativeness of WCC sustains criminal behaviour.

What are currently available are newspaper reports and parliamentary records. For example, an official statement from the Malaysian Parliament, dated 4th August 1993; debated the problem of white collar crimes and the need to increase the punishments for white collar criminals. Since 1970, fraud and financial scandals have resulted in a loss of over RM27 billion (House of Representatives, 1993). The latest information made available to the public was the seizure of between RM900 million to RM1.1 billion in cash and goods linked to the 1Malaysia Development Bhd (1MDB) corruption case (Astro Awani, 2018).

Scams, embezzlement, criminal breach of trust, and other WCC caused RM1.76 billion loss in 2013 (Zainal Azhar, 2014). In addition, Malaysian banks collectively lost RM789.12 million between the years 2008 and 2013 (up to November) due to various types of fraud (Hani, 2013). Recently, Tan Sri Mohd Isa Abdul Samad, former chairman of the Federal Land Development Authority (FELDA) was arrested by the MACC in relation to the controversial purchases of two luxury hotels by FELDA Investment Corp Sdn Bhd (Sulhi Azman, 2017).

In the past few decades, Malaysia has faced many cases of corruption and financial crimes resulting losses in the billions of ringgit. Examples include the Bumiputra Malaysia Finance scandal in 1983, Pan-Electric Industries scandal in 1985, Deposit-taking cooperative scandal in 1986, Perwaja Steel scandal in 1980s, Maminco-Makuwasa scandal in 1980s, Forex scandal in 1992-1993, Malaysian Airlines (MAS) financial scandal in 1994-2001, Port Klang Free Zone (PKFZ) scandal in 2007-2008, National Feedlot Corporation (NFC) scandal in 2010, 1MDB scandal in 2010, FELDA Global Ventures scandal in 2017, African scams, get-rich-quick schemes, love scam, and Macau scam.

Over the past 36 years RM85.51 billion have been used from the taxpayers' funds to bail out troubled government-linked companies (GLCs), such as Perwaja Steel, MAS, NFC, and 1MDB which were severely affected by the corruption, breach of trust, abuse of power, and mismanagement of fund (Mahavera & Leong, 2017). It appears that WCC or CC activities are lucrative, but to date, there is a lack of analyses regarding how lucrative and why it is lucrative.

Cognisant of the lack of concrete contemporary knowledge regarding CC, the scope of this current study may reveal the reality of commercial crimes in Malaysia. Trend analyses are carried out in this current research in order to determine the actual patterns of commercial crimes and corruption from official reports. Some valuable information regarding the sociodemographic of offenders and victims are generated. Various types of commercial crimes and their prevalence can be known as well. This would directly benefit business organisations and law enforcement agencies.

1.2.2 Predispositions of WCC in Malaysia is unknown

Predisposition is a person's tendency to engage in certain behaviours, especially illegal behaviours. Biological, psychological, environmental, and cultural characteristics; are some of the notable predispositions behind criminal behaviour. According to Baucus (1994), predisposition plays a significant role in explaining repeated violations. Baucus' (1994) statement indicates the justification for exploring the predispositions that initiate illegality, and characteristics leading to its recurrence. This section explains the rationale for the second problem statement.

According to MACC (2016), the total number of arrests between 2011 and 2017 (up to June) were 4,962 persons, involving both public officials and civilians. Although the number of arrests showed a decline from the year 2011, the number of arrests increased drastically from the year 2014. These arrest figures suggest that there is a need to study the phenomena of WCC in Malaysia.

A literature search via Google Scholar and ScienceDirect spanning a decade from 2000 to 2017; did not provide any information regarding sociodemographic,

criminogenic, strain, or psychological characteristics that can lead to WCC in Malaysia. The available literature only focused on the effects (Chin, Sze-Ling, & Entebang, 2009; Tay, 2014) and factors (Chin et al., 2009) of WCC in Malaysia. However, many studies have been conducted to understand the issues that are closely related to corruption and bribery such as causes, effects, legal issues, and anti-corruption strategies in Malaysia (Duasa, 2008; Malini, Zoharah, Ismi, & Ramesh, 2016; Muhammad, Muhammad, Bui, & Zijl, 2017; Noore, 2011; Rumaizah, Roshana, & Abdul, 2013; Zaleha, Rohami, & Fathilatul, 2014).

This current research utilised public groups [white collar professionals (WCP) and blue collar workers (BCW)] as the research population to determine WCC predispositions in Malaysia. There are two main reasons for this decision. The first reason is the current researcher failed to obtain accessibility to white collar offenders (WCOs) in Malaysia and data pertaining to them from the Malaysian Prison Department (MPD). The permission was rejected due to some confidential reasons that were not disclosed to the researcher. Secondly, studies that have been mentioned in chapter two reported that identified offenders were WCP or BCW who engaged in financial crimes during their employment. The studies explained that potential offenders are WCP or BCW who have specific characteristics underlying or influencing them to be engaged in WCC or CC.

As stated by Anjum and Parvez (2013) and Hootegem, Spiegelaere, and Gyes (2012), WCP and BCW differ significantly from each other in terms of their job characteristics and their behaviour. Various researches prove the significant differences among these two groups on perceived stress (Dedele, Miskinyte,

Andrusaityte, & Bartkute, 2019), counterproductive behaviour (Anjum & Parvez, 2013), negative emotions (Jung et al., 2018), and psychological well- being (Rose et al., 2006). All the mentioned researches indicated the importance of studying both WCP and BCW, which can reveal more valuable information on the particular research area. As the current study is an explorative study on the predispositions of WCC among Malaysian working population, studying both groups would be the best way to yield more information that can mould this study to a good foundation study for the future researches in this research area.

Various predispositions of WCC such as psychological, strain, and criminogenic characteristics can thus be determined and understood, as means for early detection or screening. The variables of interest include personality traits, criminal thinking styles (CTS), psychopathic traits (PsyT), and chronic stressors (ChS). This subsequently provides relevant information for proactive crime prevention efforts. Ten personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change), seven CTS (mollification, cutoff, power orientation, sentimentality, superoptimism, cognitive indolence, and discontinuity), three PsyT (boldness, meanness, and disinhibition), and six ChS (money and finance, work, love and marriage, parental or family, social life, and health); were explored in this study to determine whether these are predispositions of WCC in Malaysia.

1.3 Research Questions

This section summarises several research questions. These research questions attempt to achieve the general objective and specific objectives. The research questions are listed below referring to problem statements 1.3.1 and 1.3.2.

1.3.1 Research Questions Related to Problem Statement 1.2.1

1. What is the trend of commercial crimes in Malaysia?
2. What is the trend of corruption in Malaysia?

1.3.2 Research Questions Related to Problem Statement 1.2.2

1. Are there differences between personality traits, CTS, PsyT, and ChS among public groups in Malaysia?
2. Are there associations between personality traits, CTS, PsyT, and ChS?
3. Are there relationships between personality traits, CTS, PsyT, and ChS among public groups in Malaysia?

1.4 Objectives

This section outlines the research objectives of this study. There is one general objective and five specific objectives.

1.4.1 General Objective

The general objective of this study is to explore trend analyses of commercial crime and corruption, and to determine the predispositions of WCC among public groups in Malaysia.

1.4.2 Specific Objectives

These specific objectives were predetermined based on a review of the existing local and international literature, and gaps in previous research. Combined, these specific objectives seek to fulfil the general objective mentioned previously. Listed below are five specific objectives.

1. Perform a trend analysis of commercial crimes for the period of 18 years (2001-2018) in Malaysia.
2. Perform a trend analysis of corruption for the period of seven years (2012-2018) in Malaysia.
3. Determine the differences between personality traits, CTS, PsyT, and ChS among public groups in Malaysia
4. Identify the associations between personality traits, CTS, PsyT, and ChS
5. Examine the relationships between personality traits, CTS, PsyT, and ChS among public groups in Malaysia.

1.5 Hypotheses

Corresponding to the objectives stated above, this research proposal outlines the following group null hypotheses. Sub-null hypotheses are also presented.

GHo1: There are no significant differences between personality traits, CTS, PsyT, and ChS among public groups in Malaysia.

a) Personality traits investigated were: Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change.

b) CTS variables investigated were: mollification, cutoff, power orientation, sentimentality, superoptimism, cognitive indolence, and discontinuity.
c) PsyT variables investigated were: boldness, meanness, and disinhibition.
d) ChS variables investigated were: money and finance, work, love and marriage, parental or family, social life, and health.

GHo2: There are no significant associations between personality traits and CTS styles among public groups in Malaysia.

H_O2.1: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) and mollification criminal thinking style among public groups in Malaysia.

H_O2.2: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) and cutoff criminal thinking style among public groups in Malaysia.

H_O2.3: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) and power orientation criminal thinking style among public groups in Malaysia.

H_O2.4: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social

boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) and sentimentality criminal thinking style among public groups in Malaysia.

H_O2.5: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) and superoptimism criminal thinking style among public groups in Malaysia.

H_O2.6: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) and cognitive indolence criminal thinking style among public groups in Malaysia.

H_O2.7: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) and discontinuity criminal thinking style among public groups in Malaysia.

GHo3: There are no significant associations between personality traits and PsyT among public groups in Malaysia.

H_O3.1: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and

openness to change) and boldness psychopathic trait among public groups in Malaysia.

H_O3.2: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) and meanness psychopathic trait among public groups in Malaysia.

H_O3.3: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) and disinhibition psychopathic trait among public groups in Malaysia.

GHo4: There are no significant associations between personality traits and ChS among public groups in Malaysia.

Ho4.1: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) and money and finance issues chronic stress among public groups in Malaysia.

Ho4.2: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) and work chronic stress among public groups in Malaysia.

Ho4.3: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) and love and marriage chronic stress among public groups in Malaysia.

Ho4.4: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) and parental or family chronic stress among public groups in Malaysia.

Ho4.5: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) and social life chronic stress among public groups in Malaysia.

Ho4.6: There are no significant associations between personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) and health chronic stress among public groups in Malaysia.

GHo5: There are no significant associations between CTS and PsyT among public groups in Malaysia.

H_O5.1: There are no significant associations between CTS (mollification, cutoff, power orientation, sentimentality, superoptimism, cognitive

indolence, discontinuity) and boldness psychopathic trait among public groups in Malaysia.

H_O5.2: There are no significant associations between CTS (mollification, cutoff, power orientation, sentimentality, superoptimism, cognitive indolence, discontinuity) and meanness psychopathic trait among public groups in Malaysia.

H_O5.3: There are no significant associations between CTS (mollification, cutoff, power orientation, sentimentality, superoptimism, cognitive indolence, discontinuity) and disinhibition psychopathic trait among public groups in Malaysia.

GHo6: There are no significant associations between CTS and ChS among public groups in Malaysia.

Ho6.1: There are no significant associations between CTS (mollification, cutoff, power orientation, sentimentality, superoptimism, cognitive indolence, discontinuity) and money and finance issues chronic stress among public groups in Malaysia.

Ho6.2: There are no significant associations between CTS (mollification, cutoff, power orientation, sentimentality, superoptimism, cognitive indolence, discontinuity) and work chronic stress among public groups in Malaysia.

Ho6.3: There are no significant associations between CTS (mollification, cutoff, power orientation, sentimentality, superoptimism, cognitive indolence, discontinuity) and love and marriage chronic stress among public groups in Malaysia.

Ho6.4: There are no significant associations between CTS (mollification, cutoff, power orientation, sentimentality, superoptimism, cognitive indolence, discontinuity) and parental or family chronic stress among public groups in Malaysia.

Ho6.5: There are no significant associations between CTS (mollification, cutoff, power orientation, sentimentality, superoptimism, cognitive indolence, discontinuity) and social life chronic stress among public groups in Malaysia.

Ho6.6: There are no significant associations between CTS (mollification, cutoff, power orientation, sentimentality, superoptimism, cognitive indolence, discontinuity) and health chronic stress among public groups in Malaysia.

GHo7: There are no significant associations between PsyT and ChS among public groups in Malaysia.

Ho7.1: There are no significant associations between PsyT (boldness, meanness, and disinhibition) and money and finance issues chronic stress among public groups in Malaysia.

Ho7.2: There are no significant associations between PsyT (boldness, meanness, and disinhibition) and work chronic stress among public groups in Malaysia.

Ho7.3: There are no significant associations between PsyT (boldness, meanness, and disinhibition) and love and marriage chronic stress among public groups in Malaysia.

Ho7.4: There are no significant associations between PsyT (boldness, meanness, and disinhibition) and parental or family chronic stress among public groups in Malaysia.

Ho7.5: There are no significant associations between PsyT (boldness, meanness, and disinhibition) and social life chronic stress among public groups in Malaysia.

Ho7.6: There are no associations between PsyT (boldness, meanness, and disinhibition) and health chronic stress among public groups in Malaysia.

GHo8: There are no relationships between personality traits, CTS, PsyT, and ChS among public groups in Malaysia.

1.6 Definition of Terms

This section describes the definition of several terms that are used in this study. The key terms that are used are CC or WCC, corruption, personality, psychopathy, ChS, and criminal thinking. These terms serve as a point of reference throughout this study.

1.6.1 WCC or CC and Corruption

As mentioned in section 1.1, local authorities in Malaysia use two different terms to address WCC. The terms are CC and corruption. So, for this study all these three terms (WCC, CC, and corruption) are used alternatively according to context. This section provides and discusses the definitions on WCC or CC and corruption.

1.6.1(a) WCC or CC

Sutherland introduced the term WCC during his Presidential Address to the American Sociological Society in 1939 (Sutherland, 1940 as cited in Braithwaite, 1985). Researchers and criminologists have been studying the characteristics and motivation of WCC and its criminals for several decades after Sutherland addressed the problem of WCC (Cullen, Hartman, & Jonson, 2009; Holtfreter, Slyke, Bratton, & Gertz, 2008). Increase in American corporate crime incidents via savings and loan scandals in the 1980's, refined the definition and conceptualisation of WCC where the newer definitions considered the nature of criminal acts and organisational culture (Dhami, 2007; Holtfreter et al., 2008; Price & Norris, 2009).

Sutherland et al (1983, p. 7) had initially defined white collar crime as "a crime committed by a person of respectability and high social status in the course of his occupation". During its research infancy, the usage of words such as "respectability" and "high social status" confused the understanding of perpetration of WCC. This is because the concept of "respectability" was too precise to use, as a crime apparently could not be categorised as a WCC unless committed by a person of "high social status" (Braithwaite, 1985). The definition used by the Federal Bureau of Investigation (FBI) is more relevant and considers the nature of the criminal acts themselves and organisational culture. The FBI defines WCC as:

> *"Illegal acts which are characterized by deceit, concealment, or violation of trust and which are not dependent upon the application or threat of force or violence. Individuals and organizations commit these acts to obtain money, property, or services, to avoid the payment or loss of money or to secure personal or business advantage" (FBI, 1989, p. 3).*

Based on the above definition, a crime can be considered as WCC if a person or organisation engages or has engaged in any illegal acts which are independent from

the act of force or violence; to obtain any form of personal or business gains. This definition avoids the conundrum of position of status or power.

In Malaysia, the RMP refers WCC as CC and classifies WCC as a non-violent crime. According to the CCID (2015, as cited in Linthini et al., 2016), CC is defined as the fraudulent act done to deceive a person or company to obtain goods and money. It is mentioned here that the Malaysia Penal Code (Act 574) and other relevant acts do not directly highlight WCC, CC, or white collar offender (WCO) terms; but the definitions and explanations are given within types of commercial crimes such as fraud, forgery, criminal breach of trust, forgery, money laundering, corruption, computer crimes, and gambling.

1.6.1(b) Corruption

Spector, Johnston, and Winbourne (2006) mentioned the common definition of corruption: "as the misuse of entrusted authority for private gain" (p. 7). The entrusted authorities are public officials or employees, while the private gain can be monetary or non-monetary. Although the above definition may be perceived differently from country to country, it overcomes the narrow legal definition of corruption and comprises both legal violations and ethical lapses (Zhang, Cao, & Vaughn, 2009).

According to Kapeli and Mohamed (2015), in Malaysia, the word "gratification" is commonly used instead of "corruption". MACC (2016), defines corruption as "the act of giving or receiving of any gratification or reward in the form of cash or in-kind of high value for performing a task in relation to his/her job description" (p. 1). MACC's definition highlights all the important terms related to

corruption. The types of corruption acts, gains, and the purpose of corruption acts are clearly mentioned in the definition which is accepted by all the local authorities and organisations in Malaysia.

According to the MACC Act 2009 (Act 694), corruption can be classified into four main offences: soliciting or receiving gratification (bribe), offering or giving gratification (bribe), intending to deceive (false claim), and using office or position for gratification (bribe) (abuse of power or position). However, it is likely that there are other classifications. To that end, a trend analysis of corruption in Malaysia is carried out, utilising information from MACC. The trend analysis is carried out to also generate contemporary understanding about the reality and current situation of corruption in Malaysia.

1.6.2 Personality

According to the American Psychological Association (APA) (2018), personality refers to individual differences in three ways: characteristic patterns of thinking, feeling and behaving. Larsen and Buss (2005, p. 4) stated that "personality is the set of psychological traits and mechanisms within the individual that are organised and relatively enduring and that influence his or her interactions with, and adaptations to, the intrapsychic, physical, and social environments". After studying several definitions of personality, Mayer (2007) expressed that personality is a psychological system that comprised of a group of parts that interact, develop, and influence a person's behavioural expression. In sum, personality traits reflect a person's nature and collectively determine his or her affective, behavioural, and cognitive style (Mount, Barrick, Scullen, & Rounds, 2005). Several studies (e.g., Alalehto, 2003; Blickle,

Schlegel, Fassbender, & Klein, 2006; Dhami, 2007; Kolz, 1999) proved that personality traits have significant roles in influencing white collar offending.

In this current research, several personality traits that may be associated with white collar offending were studied among the public groups in Malaysia. On the whole, ten personality traits (Warmth, emotional stability, dominance, rule-consciousness, social boldness, sensitivity, apprehension, self-reliance, perfectionism, and openness to change) which are closely related to white collar offending were studied. Additionally, the relationship and association between personality traits, CTS, PsyT, and ChS were studied.

1.6.2(a) Descriptions on personality subdomains

As mentioned before, in this present study, ten personality traits are studied among WCP and BCW to understand the predispositions of WCC. Descriptions of these traits were derived from Cattell's (1946) 16PF Trait Theory and the work of Cattell and Mead (2008) and have remained the same until now. These ten traits are briefly described below, while section 2.7.3 describes these traits in more detail.

Individuals with a high mean score in Warmth are warm, outgoing, and attentive to others (Cattell & Mead, 2008). Warmth also positively influences an individual's orientation toward broad social participation (extraversion). Next, emotional stability explains the psychological conditions of the individuals (relaxed versus moody, anxious) (Cattell, 1946). Dominance reflects the dominant, forceful, and assertive or obedient, cooperative, and avoids conflict behaviours (Cattell, 1946).

Next, rule-consciousness portrays rule-conscious and dutiful or expedient and nonconforming behaviours of an individual (Cattell & Mead, 2008).

Social boldness is responsible for two different broad behaviours which are socially bold, venturesome, and thick skinned or shy, threat sensitive, and timid (Cattell, 1946). Further, utilitarian, objective, and unsentimental or sensitive, aesthetic, and sentimental are the characteristics that caused by sensitivity (Cattell & Mead, 2008). Apprehension is responsible for apprehensive, self-doubting and worried or self-assured, unworried, and complacent features (Cattell & Mead, 2008). Self-reliance leads to self-reliant, solitary, and individualistic or group-oriented and affiliative characteristics (Cattell & Mead, 2008). Perfectionistic, organised, and self-disciplined or tolerates disorder, unexacting, and flexible characteristics are the outcomes for the perfectionism (Cattell & Mead, 2008). Lastly, openness to change can make a person to experiment with new things or attached to simple and traditional ideas (Cattell & Mead, 2008).

1.6.3 Psychopathy

Hare defines psychopathy as a "socially devastating disorder defined by a constellation of affective, interpersonal, and behavioural characteristics, including egocentricity; impulsivity; irresponsibility; shallow emotions; lack of empathy, guilt, or remorse; pathological lying; manipulativeness; and the persistent violation of social norms and expectations" (Hare, 1996, p. 25). A recent definition by Hare (2003) is more comprehensive which includes 20 diagnostic features classified into three facets: affective, interpersonal, and behavioural. Utilising the definition by Hare (2003), a psychopath is egocentric, manipulative, emotionally shallow, unstable, and antisocial.