

CZU: 343. 231(478:569.4)

**WHITE-COLLAR CRIME'S FORECASTING AND REDUCTION BY MEANS OF  
PRE-EMPLOYMENT TESTING IN THE PENAL POLITICS OF THE STATE:  
EMPIRICAL FINDINGS FOR MOLDOVA AND ISRAEL**

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The purpose of the present article is to elaborate a valid method of forecasting of the potential offender during the hiring process by means of pre-employment tests as an integral part of the process of prevention and counteracting of the phenomenon of white-collar criminality in the realm of Penal Politics of the Republic of Moldova and the State of Israel. Namely, the „personality coefficient” of the potential offender, which, in the author’s opinion, will define better the likelihood of success in perpetrating a white-collar crime. As a result, a new methodology and tactics for the earlier reducing of white-collar criminality at workplace a new and original scale of pre-employment test valid for hiring process which will be justifiable not only from economical and sociological standpoint, but also from criminological point of view in the process of white-collar criminality reducing.

**Keywords:** *white-collar crime, white-collar offender, penal policy, prevention of workplace crime, pre-employment test, potential offender, personnel selection, low self-control.*

**PROGNOZAREA ȘI REDUCEREA CRIMINALITĂȚII GULERELOR ALBE PRIN METODA  
TESTĂRIILOR PRE-ANGAJATOARE ÎN POLITICA PENALĂ A STATULUI:  
REZULTATELE EMPIRICE PENTRU MOLDOVA ȘI ISRAEL**

Scopul propus în acest articol constă în elaborarea unei metode valide pentru identificarea criminalilor potențiali în procesul de angajare prin teste de pre-selecție privite ca parte integrantă a procesului de prevenire și combatere a fenomenului criminalității gulerelor albe în cadrul politicii penale a Republicii Moldova și a Statului Israel. În special, este propus spre utilizare „coeficientul personalității” potențialului infractor care, în opinia autorului, va defini mai precis probabilitatea săvârșirii crimei gulerelor albe. Prin urmare, este propusă și argumentată o nouă metodologie și tactică de reducere a criminalității gulerelor albe la locul de muncă, precum și un model original de testare pre-angajare oportun din perspectivă economică, sociologică și criminologică.

**Cuvinte-cheie:** *crima gulerelor albe, criminalul gulerelor albe, politică penală, prevenirea criminalității la locul de muncă, test de pre-angajare, selectarea personalului, autocontrol redus.*

**Introduction**

We have to remember, that *the primary function of any organization is goal attainment*. In a business organization one of the more important goals is *profitability*. Crimes committed against the company by its staff and employees negatively affect the attainment of this goal. In order to protect its interests, companies devote considerable resources to combat employee theft and other potential sources of financial loss [1]. Indeed, most corporations have loss prevention departments dedicated to focusing on crime prevention strategies.

*Prevention of criminality* constitutes an integral part of the *penal politics* of the state [2, p.264]. *Preventing workplace crime* requires a multistage prevention and detection strategy that includes keeping potential thieves out of the company, increasing awareness of crime-related problems, preventing and detecting the crime of both employees and customers, and finally handling offenders when apprehended. Preventing workplace crime is an integral part of mechanism of white-collar crimes prevention, especially of corruption, can be divided into two groups: mechanisms of corruption prevention in the public sector which are characteristic to all the institutions and state authorities, and mechanisms of corruption prevention applied by institutions and special authorities which are designed for prevention and struggle with corruption [3, p.3-4].

Any strategy of preventing and struggle with fraudulent activity inside the organizations must be based on the assumption that there exists a real probability for the future fraudulent activities and, as a result, series of anti-fraud measures must be applied.

The most efficient way of avoiding white-collar crimes in a company is to not have any white-collar offenders in the organization. In such a manner, criminology comes to help us in the sphere of reduction of

white-collar criminality. Advanced analytics proposed by criminology may help companies be more predictive in identifying trends and patterns indicative of white-collar crime risk that are not otherwise easily discernible. Especially, personality tests could flag certain characteristics and alert hiring personnel as to areas to monitor with increased supervision. The propensity to commit white-collar can be added to the testing criteria. As a result, *hiring the right people* becomes a key in a strong reduction of white-collar criminality.

*Pre-employment tests* are designed to pre-screen candidates for hire for things such as personality and deviant behavior. Being absolutely able to predict and to reduce white-collar perpetrating, they are used to limit risk of potential fraudulent behavior of the future employees. One of the basic purposes of such test consists in detection of the potential dangerous personality of the potential employee, who, at first sight, can be comprehended as a successful future leader.

A great attention must be paid to *the pre-employment process for hiring public officers on positions of trust in the realm of state authorities (institutions and organizations) and state corporations*. Indeed, such persons must be characterized by a high level of social morality and high score of trusty behavior. The hiring process must be performed in function of professional merits and moral integrity of the candidate [4, p.172]. Finally, as the result of a competition, a person who possesses the highest level of professional skills and moral integrity will be recognized able for the public service.

### Discussion and obtained results

Taking into consideration the difficulties to demonstrate the fraudulent behavior and to repair the harm inflicted to the person's reputation, there will be much better to elaborate some instruments to prevent such criminal misbehavior than to struggle with its outcome after the fraud has been committed. Often, preventive techniques which are intended to reduce the opportunity to commit a fraud, including a white-collar crime, cover a solid system of an internal control, combined with a proactive evaluation, and directed again the risk of fraud, as well as introducing of the ethic culture in order to combat any potential rationalization of the fraudulent behavior [5].

White-collar crimes are complicated events requiring not only detailed knowledge but also calculated risk taking on the part of offenders. White-collar offenders are considered to be more *hedonistic*, to have a greater narcissistic tendency, to have less self-control, and higher levels of Conscientiousness. Unfortunately, but *it is easy to mistake psychopathic traits for specific leadership traits*.

In the realm of this context J.Braithwaite has written: "*White-collar crime is more under-deterred than other forms of crime, and reasons persist for thinking deterrence can be more effective with it. Equally, white-collar crime suffers more under-investment in prevention and preventive policing than other forms of crime, and reasons also persist for believing that this policy can be more effective than with common crime*" [6, p.621-622].

Results of control performed in the Republic of Moldova during the years 2000-2008 concerning the using of public financial resources confirm that central and local public authorities, as well as budget institutions neglect the mode of utilizing of public finances, do not respect limits of expenses designed for maintenance and financing of state programs, there are admitted cases when the public finances are used inefficiently and against their destination or there are committee other actions which violate the legislation in force. It becomes clear that the majority of violations are base on the actions of corruptions in the realm of public acquisitions which primary scope is to obtain public money [7, p.23-27].

Nowadays, most companies use a combination of four general prevention methods in order to limit sources of financial loss including: pre-employment screening measures; employee awareness programs; employee or asset control policies; and loss prevention and asset protection systems. In essence, such programs are based on deterrence principles which assert criminal behavior is the result of *Rational decision-making* and *Opportunity*. By limiting the opportunity to commit crime and/or increasing the certainty of apprehension, offenders will be less likely to commit a crime [8, p.220].

As a result, *the situational crime prevention measures* can make a company less vulnerable to victimization since these countermeasures can: 1) increase the perceived effort of criminal behavior; 2) increase the perceived risks associated with crime; 3) reduce the anticipated rewards of crime, and 4) increase the shame or stigma related to criminal behavior. Consequently, these situational measures create physical and/or psychological deterrence barriers that make offending more difficult.

In the realm of our research it is necessary to point out that one of the basic principles of personnel administration is considered to be *the well-organized politics of hiring process*. Namely, the hiring process

is the basis of a successful future of a corporation or a state authority (institution or organization). In order to succeed in hiring process, organizations ought to have, first of all, a great number of candidates who intend to be employed, and to select really competent persons [9, p.78].

For this purpose, first of all, organizations must apply different methods of recruitment for a necessary number of candidates, and, secondly, the employer must elaborate special methods of detecting competent persons and criteria of their pre-employment testing. Such pre-employment testing includes two parts:

(1) verifying *professional competences* for which the person is employed with the exposing of comprehensible criteria and certainly determined requirements for successful employment;

(2) verifying *the score moral integrity* (when the selected job demands a certain level of trust, honesty and mental sanity).

*Professional skills (competences)* include the high level of intellectual capacity to work, a large vision and profound knowledge in the certain professional sphere, spirit of success, rationality, self-ordering, energy, physical endurance, leadership, communication skills, ability to make an impression upon others and other individual skills of the person which have a great influence upon the professional activity and success of its fulfillment. The basic component of any professional skill is considered to be individual personality traits of the person and his/her relationships with others [10, p.48].

Therefore, the professional qualities of any employee include individual and personality traits of the person which are necessary and sufficient for the fulfillment of a definite job activity [10, p.49].

As correctly has been mentioned in the Research prepared by the National Anticorruption Center in 2016, especially for the Republic of Moldova there is detected a very dangerous phenomenon *when a candidate is employed for the public service*. Particularly, a major risk of perpetration of a white-collar crime perpetrating exists when the decision for hiring is based exclusively on the professional experience of a potential candidate. Thus, this person can be already prepared for criminal misbehavior having his own methods of corruption or abuse of power and having his own corruption experience [3].

Likelihood of fraud perpetrating cannot be ignored or submitted. As a consequence, such likelihood must be recognized as a set of risks which must be managed in a special way simultaneously with other commercial risks and potentially negative events [5, p.6]. Thus, evaluation of risks can be realized by applying instruments and principles of management of already existed risks. Rigorous systems of control which are put for implementing are capable to reduce not only the risk of white-collar crime perpetrating but also the risk of its non-detecting, at the same time such systems of control cannot eliminate likelihood of fraud appearance.

The most important condition for discouraging the fraudulent activity is the regular and systemic analysis of the fraud risks. This analysis includes three necessary key-pillows: *internal controls; sanctions transparency; personnel selection*.

Undeniably, the most significant deterrent measure in fraud prevention is imposed to be an appropriate internal control which must be projected and exploited as a proportional reaction to the detected risks during the process of risk evaluation. At the same time, an organization would react in a prompt manner by means of creation of a new structure and as a result a new culture in order to discourage a potential fraudulent behavior [5, p.12]. We believe, that an appropriate internal control is the best and the relevant way of protection against potential fraudulent behavior. Especially, we consider that namely the regular controlling activity will induce to the effective attenuation of the identified risks. Likelihood of successful fraud preventing will have place when the internal control will be a detailed one and very meticulous [5, 16].

According to the Association of Certified Fraud Examiners (ACFE) [11], companies who have fraud-educated employees lose less than companies who rely solely on accountants and auditors to detect fraud. External audits only account for 3,3% of fraud detections, anonymous tips account for 43,3%, and reviews of management 14,6%. Therefore, all internal employees should be trained in fraud detection.

In accordance with paragraph (h) article 72 (General principles of management and control systems) of Regulation (EU) of the European Parliament and of the Council, No 1303/2013 [12], management and control systems shall, in accordance with Article 4(8), provide for: *the prevention, detection and correction of irregularities, including fraud, and the recovery of amounts unduly paid, together with any interest on late payments*. At the same time, according to paragraph 4(c) article 125 as regards the management of the operational programme, ***the managing authority shall: put in place effective and proportionate anti-fraud measures taking into account the risks identified.***

There are established three selected key-processes which are considered to be the most expose to the risks of fraud (white-collar crime) perpetrating:

- Pre-selection of candidates for positions of trust in the realm of pre-employment tests;
- Implementing, executing and supervision of the financial operations;
- Certificates and payment bills.

The final result of risk evaluation concerning the fraud is imposed to be the identification of specific risks, which are described inside the report of the internal evaluation where a conclusion is formulated in accordance to which the sufficient measures for reduction (decreasing) of potential white-collar crimes are not taken or the likelihood of fraudulent activity is under the accepted level.

One of the most effective forms of internal control of potential fraud is considered to be the pre-employment testing during the hiring process.

**Pre-employment tests** are designed to pre-screen candidates for hire for things such as personality and deviant behavior. Pre-employment tests are used to limit risk of potential fraudulent behavior of the future employees. The hiring process should look at how people react when exposed to change and instability, in addition to considering background and technical skills. According to our point of view, organizations must put the accent on the basic personal characteristics of the candidate and his level of social adaptation which ought to be the principal criteria instead of verification of elementary technical skills which can be studied effortlessly.

Indeed, as it is mentioned in special economic literature, we must look for a person with a suitable character and who can be easily instructed and trained, who is open for new experience [9, p.78]. Therefore, the employer must verify social surroundings, temper and character, rather than quality of his professional abilities [13, p.102]. At least, such attentive attitude towards the candidate including multi-level interviews and elongated control will contribute for development of the sense of loyalty of the potential employee towards the organization when he or she will realize that he or she became selected (elite) persons to who the organization can trust. Finally, it will induce to a high level of motivation to work in new conditions [9, p.79].

Honesty and personal integrity of the staff constitute the most important factor for reduction of risks of fraud. The processes of recruitment and pre-employment testing are deemed to facilitate a consequent evaluation of the candidate's integrity, besides their necessary and appropriate technical abilities and personal traits. As we have found, establishment of **a high score of the candidate's moral integrity** constitutes the basic principle which is applied during the hiring process in the countries with the lowest level of corruption. At the same time, there are widely applied supplementary verifications on the polygraph (lie detector), way of life analyzing, verification on the candidate's estate and profits.

This public instrument of crime prevention which is promoted by the international bodies is the recompensing and penalization which basic purpose is motivating and empowering of personal integrity of the public officer. This instrument is based on the assumption that the public officer has an appropriate salary which is able to cover at least the family expenses, when this person is not imposed to look for new (alternative) sources of profit which are often arisen from the acts of corruption or another illegal activity linked to his workplace and occupational role. As a consequence, there is a stringent purpose of the state to ensure a minimum level of salary. More than it, salaries must evaluation proportionally to the professional results of the public servant [3, p.4-6].

Staff of the organization must respect the principles as integrity, transparency, responsibility and honesty. Risk of fraud and corruption must be managed in an appropriate manner. Marks of fraud are considered to be special **"red flags"** which demonstrate the presence of fraudulent activity, and as a result, symbolize that an immediate reaction must have place. Management authorities possess the responsibility to demonstrate that attempts of fraud (including white-collar crimes) perpetrating are considered to be inadmissible and cannot be tolerated [14, p.70-72]. Therefore, scientific and empirical treatment of fraud offences, as well as its causes and consequences, constitute a significant provocation for whichever type of management because any fraud in itself is conceived for avoiding any form of detection [5, p.12].

**Professional psychological selection** constitutes a totality of measures directed towards selection of the persons who possess a definite level of necessary professional skills and psychological traits [15, p.69; 16, p.38-40]. Therefore, **the pre-employment test** is absolutely able to predict and to reduce white-collar perpetrating, and therefore, must play a crucial role in the process of hiring of potential employees for positions of trust inside organizations of public and private sector.

One of the basic purposes of pre-employment test consists in detection of the potential dangerous personality of the potential employee, who, at first sight, can be comprehended as a successful future leader. Regrettably, but *it is easy to mistake psychopathic traits for specific leadership traits*. Once decision-makers believe that an individual has "*future leader*" potential, even bad performance reviews or evaluations from subordinates and examines do not seem to be able to shake their belief. For example, charm and grandiosity can be mistaken for self-confidence or a charismatic leadership style; likewise, good presentation, communications, and impression management skills reinforce the same picture.

The psychopath's ability to manipulate can look like good influence and persuasion skills, the mark of an effective leader [17, p.478-479]. 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 [18, p.29-30]. In sum, the very skills that make the psychopath so unpleasant (and sometimes abusive) in society can facilitate a career in business even in the face of negative performance ratings.

But we have to remember, that not all deviant behaviors can be predicted utilizing pre-employment tests. Perhaps the single most important factor influencing employees' decisions to steal involves *whether they believe that they will get caught or not*. This is known in criminology as the question of *deterrence*. Assuming that an employee wants to steal and has the prerequisite opportunity, he or she will be affected by the two primary dimensions of deterrence:

- *the first* dimension of deterrence is the offender's perceived certainty of detection;
- *the second* dimension of deterrence is known as the perceived severity of punishment.

Moreover, even if detected, many employees correctly assume that they will not be punished very severely. In fact, the more times that they successfully steal without detection increases their assessment that they are invincible to the efforts of loss prevention. This is especially true for young males. In fact, many long-time thieves actually believe that they will never get caught and are quite surprised when they eventually do [8, p.219].

Given the virtually impossible task of detecting employee theft, the unspoken truth remains – *most dishonest workers will never be caught*. And, even if they are detected, they know that realistically the worst consequence which can happen to them is that they will be fired. Most employees who are actively engaged in theft believe that they will not be criminally prosecuted. Unless the offense is particularly costly or notable, these offenders are, more often than not, correct.

Failure to prevent or detect issues is often not because the programs or controls themselves are lacking. More often, it's a failure of culture and a lack of effective and unacceptable behaviors or failing to apply consistent sanctions to indiscretions by employees. Or staff training and awareness efforts may be lacking.

The infrastructure to prevent white-collar crime may be sound, but its effectiveness still depends on execution, on individuals doing the right thing at the right time – culture is what enables and drives those appropriate behaviors change management.

*It is very difficult to determine which employees will commit white-collar crimes. However, personality tests could flag certain characteristics and alert hiring personnel as to areas to monitor with increased supervision*. As the hiring process gets more automated and employers begin incorporating more data into hiring, the tests are used more often and earlier in the process to winnow applicants for specific jobs.

With more research, ***the propensity to commit white-collar crime can be added to the testing criteria***. This will be a very difficult task because, as previously mentioned in this paper, many of the characteristics respective of a successful corporate leader are similar to those of a white-collar criminal.

Once an employee is hired and part of the organization, it is important to limit the opportunities to commit white-collar crime. After all, intermittent white-collar offenders are biding their time, waiting for the correct moment. Organizations would be better served preventing white-collar crimes rather than reacting to it. There are certain parts of a business that an organization can control that will limit the opportunity or motive to commit white-collar crime. In most cases, an employee will have a supervisor that he/she must report to.

We also believe that there is a causal relationship between the self-control, level of anger and negative reciprocity of the employee, on one hand, and his level of potential workplace deviance, on another hand.

For this purpose we decided to accept and to apply the complex evaluation of personality during the hiring process. All the arguments which plead for utility of such tests have been exposed already above.

**Evaluation of personality** is complex, and a precise assessment is required because of its multifaceted and multidimensional nature. Now we will do our best to clarify the nature of Personality Evaluation as the basic instrument in White-collar crime's prediction, and therefore, reduction. More than it, we will prove our postulations by means of our original empirical survey which is deemed to confirm our suppositions.

Psychological factors may be precipitants to behavior rather than factors that lead to a specific diagnosis of mental defect or disorder: *The Big Five Inventory (BFI)* measured extraversion, agreeableness, conscientiousness, neuroticism, and openness; *The Short Dark Triad (SD3)* measured psychopathy, narcissism, and Machiavellianism; *The Marlow-Crowne Social Desirability Scale (MC-SDS)* measured social desirability; *The Multidimensional Type A Behaviour Scale (MTABS)* measured Type A personality (personality trait characterized by a pattern of behavior associated with a tendency to maximize achievement in pursuit of intellectual and physical gain, with a willingness to take personal risks to achieve personal gain), hostility, impatience-irritability, achievement striving, anger, and competitiveness.

The *Big Five Model* of personality, or, in other words Five Factor Model (FFM), represents a tool to assess personality, has gained popularity in the past half century. Nowadays, it is the most established, recognized all over the world and well-validated model of personality and it corresponds with the various conceptualizations of personality. The five factors are generally found across cultures, have been shown to have strong predictive validity, agreement, and heritability, and children as early as in middle childhood can be characterized by them [19, p.152]. The probability to improper behaviors which are related to the Big Five personality traits, mainly towards an organization or towards other members in an organization, should be examined individually regarding each candidate to a position of trust in an organization. For this purpose, our empirical survey has been performed.

This model demonstrates the variance in personality dimensions which, when evaluated, provides a valid predictor of counterproductive behavior. It encompasses five major dimensions of personality like: *Neuroticism*, a measure of (low) emotional stability, stress and nervousness. A person who is calm, secure, and not nervous; *Conscientiousness*, a measure of hard-working, dedication and being orderly. A person who is responsible, dependable, able to plan, organized, persistent, and achievement oriented; *Agreeableness*, a measure of kindness and considerate. A person who is good-natured, cooperative, and trusting; *Openness to experience*, measure of intellect/imagination, and creativity. A person who is imaginative, artistically sensitive, and intellectual; *Extraversion*, a measure of enthusiasm, energy and sociability. A person is sociable, talkative, assertive, ambitious, and active [20, p.381].

These five personality dimensions consistently provide a meaningful taxonomy for studying individual differences in personality.

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

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

**Neuroticism** is referred to the trait of *Emotional Stability*. **Emotional stability** represents *differences in an individual's experience with distress and the cognitive and behavioral styles that follow from the distress* [21, p.14].

A high score in Emotional Stability indicates individuals who may experience chronic negative effects and development of a variety of psychiatric disorders such as recurrent nervous tension, depression, frustration, guilt, self-consciousness, irrational thinking, low self-esteem, or poor control of impulses as a result of distress. Because of their essentially negative nature, high scoring Emotional Stability individuals tend to experience more negative life events than other individuals, in part because they select themselves into situations that foster negative affect.

*Neuroticism* is the facet of *Impulsiveness* [22, p.60]. The Barratt Impulsiveness Scale (BIS-11) is a valid and reliable instrument, and one of the most often used tools to assess *Impulsivity*. *Impulsivity* is a comprehensive and complex phenotype that encompasses several types of cognitive and behavioral expressions. A broad definition of impulsive behavior includes swift action without planning, acts without previous judgment and forethought, and risk-taking. Of note, impulsivity is not necessarily pathological and may have an adaptive role in several conditions [23, p.83]. There is also *functional impulsivity*, which refers to the tendency to act with relatively little forethought when the subject needs to make fast decisions [24, p.245].

Impulsivity is considered part of *Neuroticism*, an interpretation that is not shared by other conceptions of *Neuroticism*, whereas sensation seeking is assigned to *Extraversion* [21, p.14]. This leads to similar problems with *Extraversion* [22, p.60].

Individuals who score low in Emotional Stability are not necessarily in a state of positive mental health; however, they may be defined as calm, relaxed, and even tempered. Individuals who score greater than 23 in Emotional Stability are considered sensitive and irrational. High scorers have been found to be less able to control impulses and cope with stress. Lower scorers, with indicators totaling less than 16, are secure and emotionally more stable, and are able to face stressful situations.

**Agreeableness** estimates the individual character dimensions. Some have argued that Agreeableness should be referred to as *likability* or *friendliness*, whereas others have suggested *happiness*. Agreeableness can be measured as a reflection of an individual's willingness to fight for her own interests and eagerness to help others. By the contrast, *disagreeableness* is characterized by uncooperative and unlikeable behavior. The disagreeable business person is said to lack social competency, be suspicious, envious, bitter, hold contempt toward others that may turn aggressive or quarrelsome, be stubborn, inflexible, cunning, and act with deliberation, deceit, and dishonesty when the opportunity presents itself. The disagreeable business professional, was identifying as having a greater tendency to be a white-collar offender than the agreeable business professional. The premise proposed that the agreeable business professional is more law-abiding than the disagreeable professional.

Those individuals who score greater than 33 in Agreeableness are found to be more flexible, trusting, good-natured, cooperative, forgiving, and tolerant and are described as compassionate and sympathetic. Lower scorers, with results totaling less than 27, are considered antagonistic, competitive, and proud. Low Agreeableness has been associated with narcissism, antisocial and paranoid personality disorders.

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

There have been found that "*social conscientiousness*" proved to be the significant distinguishing quality that differentiated convicted white-collar crime offenders from corporate officials. "*Social conscientiousness*" included personal values, sense of duty and responsibility, behavioral control, and risk-taking behavior. Low scores on social conscientious are indicative of risk-taking, lack of conscientiousness, disregard of rules, and undependability.

Individuals who score high in Conscientiousness, greater than 35, are considered reliable and well-organized. Lower scorers, less than 29, are considered disorganized and easy-going. Low levels of Conscientiousness have also been linked to low levels of integrity and unethical behavior. Studies have shown the most significant personality trait in predicting work performance to be Conscientiousness. An employee ranked low on the factor of Conscientiousness, would more exhibit an improper behavior in his workplace, which would be leveled mainly at the organization itself.

**Openness to Experience** – items such as intelligence, imagination, and perception often define this dimension. Openness to Experience is often related to scientific and artistic creativity, divergent thinking, political liberalism and cultured behavior. Also, it includes openness to emotions and sensitivity of feelings or empathy. Individuals who scored high in openness were considered cultured, broad-minded, imaginative, intelligent, and curious. Individuals who scored low in openness were described by these behaviors: "*judges*

in conventional terms", "favors conservative values" and "represses anxiety". Individuals who score greater than 30 in Openness to Experience are considered unconventional. Those with score less than 24 are down-to-earth and traditional. People with high moral development would be less willing to behave in immoral ways and participate in unethical behaviors. Therefore, an employee ranked low on the scale of Openness, would exhibit more improper organizational behavior, both towards an organization and his work colleagues.

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

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

Psychologists seek to describe human behaviour with stable underlying dispositions. For example, when people are caught lying or cheating they are considered dishonest; when they perform poorly they are said to lack ability or motivation; and when they help a person in need they are called altruistic or compassionate. Such personality factors are generally believed to exert influences on behaviour that are relatively consistent over time [25, p.11]. As compared to other white-collar individuals, we have to conclude that there are two main characteristics of white-collar criminals are *irresponsibility* and *antisocial behavior*. White-collar offenders are considered to be more *hedonistic*, to have a greater narcissistic tendency, to have less self-control, and higher levels of *Conscientiousness*.

There is suggested a positive link between white-collar offending and Extroversion, identifying those specifically classified as positive extroverts, a subset of extroverts, to be more likely to engage in white-collar offending but not all extroverts. Individuals with a *neurotic personality* had a higher tendency to reoffend than other groups, which may be attributed to the tendency of individuals with a neurotic personality to set high, even unattainable goals for themselves. People who tend to get irritated easily and respond emotionally (neurotics), tend more towards aggression and violence at work in comparison to others [26, p.1066]. Neurotics tend to have difficulty controlling their emotions, so when they fail to meet their goals they turn to other behavior such as making excuses, abusing drugs or alcohol, or turning to alternative, even criminal activity to help them obtain their goals. A positive correlation should be expected between Neuroticism and improper behavior towards the organization.

*Individual differences in personality traits* can be used to help limit at risk hires during the pre-employment phase, thereby reducing the risk of deviant behaviors. Therefore, the following behavioral relationships are proposed: 1) convicted white-collar criminals demonstrate high levels of Emotional Stability/Neuroticism; 2) convicted white-collar criminals demonstrate low levels of Agreeableness; 3) convicted white-collar criminals demonstrate low levels of Conscientiousness; 4) convicted white-collar criminals demonstrate low levels of Integrity; 5) overt-integrity tests present a stronger indication for the propensity of deviant behaviors than personality-based tests; 6) convicted white-collar criminals will demonstrate higher levels of Narcissism.

*We decided to take some real steps for reduction of white-collar crimes by means of their prognosis. We decided that our goal can be obtained only by elaboration of a new form of a pre-employment test.*

At this stage of statistical analysis, we have elaborated a *Scale of Personality Traits of the person who applies for positions of trust*. The purpose has been to implement the application of the model that would allow performing of a psychological examination prior to the hiring of senior position in organization for positions of trust, so called pre-employment testing. In our opinion, the pre-employment is the best method to reduce the phenomenon of white-collar crime. In such a manner, the best way to prevent white-collar crime inside the workplace is to prevent infiltrating of the potential white-collar criminals inside the organization.

A design-scale has been performed in accordance with the statistical data obtained from the questionnaires prepared by us. For the purpose to clarify our empirical research we decided to explain some theoretical aspects of this test and its algorithm. Our research is based on Cronbach's Reliability Coefficient (Alpha) of

the populations and Questionnaire of Big-Five Personality traits. Original findings from Moldova and Israel based on reliability test originated from Big-Five Test in a cross section of two categories of population based on characteristic of gender and previous conviction. Before using it we will explain its origin in order to insure the best understanding of it in statistics. In such a manner, *validity* and *reliability* are two fundamental elements in the evaluation of *a measurement instrument*. Instruments can be conventional knowledge, skill or attitude tests, clinical simulations or survey questionnaires. Instruments can measure concepts, psychomotor skills or affective values. Validity is concerned with the extent to which an instrument measures what it is intended to measure. Reliability is concerned with the ability of an instrument to measure consistently [27, p.69-72].

It should be noted that *the reliability of an instrument* is closely associated with its *validity*. An instrument cannot be valid unless it is reliable. However, the reliability of an instrument does not depend on its validity. It is possible to objectively measure the reliability of an instrument. Cronbach's alpha is considered to be the most widely used objective measure of reliability [28, p.53].

*Calculating alpha* has become common practice in education research when multiple-item measures of a concept or construct are employed. *Alpha* was developed by Lee Cronbach to provide a measure of the internal consistency of a test or scale; it is expressed as a number between 0 and 1. *Internal consistency* describes the extent to which all the items in a test measure the same concept or construct and therefore it is connected to the inter-relatedness of the items within the test. If the items in a test are correlated to each other, the value of alpha is increased. Improper use of alpha can lead to situations in which either a test or scale is wrongly discarded or the test is criticized for not generating trustworthy results. To avoid this situation an understanding of the associated concepts of internal consistency, homogeneity or unidimensionality can help to improve the use of alpha [29, p.3]. Alpha is an important concept in the evaluation of assessments and questionnaires. It is mandatory that assessors and researchers should estimate this quantity to add validity and accuracy to the interpretation of their data.

**Reliability** is the proportion of observed-score variance due to variance among persons' true scores and is defined as *the square of the correlation, in the population, between observed and true scores* [29, p.3]. In the current study are applied the minimum values of 0.35 Alpha Test of Reliability for each of variables.

The offender employee is in doubt between 2 options: there is a 10% chance that the perpetration of an offence at the workplace would be successful and I shall earn 500,000\$; I shall have a cost of 50,000\$ as a result of exposure of the crime by the organization.

As a result, we have demonstrated that *a white-collar offender preferred the lottery effect than expectancy of the value of exposure of the offence he has perpetrated*.

Participants subsequently received a questionnaire, completed the questionnaire, and returned it. There was no direct contact with the participants or supervision provided by the researcher. For this purpose, separately a pilot has been performed in 10 companies from Israel and with the received research questionnaires with success of 90%. In the study below we will present the matrix of our Scale which is suitable for the further using during the hiring process of the potential employees. The basic purpose of this matrix is to predict the possible workplace deviant behavior where is detected a great likelihood of white-collar crime perpetrating.

Concerning the trait of *Neuroticism* we have found that 24% of the women (non-offenders) have passed the test, and after them the offenders (20%) and men (non-offenders) – 15%. In general, only 18% of those two sectorized populations (offenders and non-offenders) have passed the test while their score was less than 40%. Their level of *Neuroticism* is relatively low. The level of *Extroversion* is about 75% have met the minimal score of 60. The trait of *Openness* in all sectors is about 67%, the majority have passed the test with a minimal score of 70. Only 54% of women have passed the test in comparison with the score of 70% in men and offenders. The trait of *Conscientiousness*: in all the sectors 100% respondents have passed the test with a minimal score of 60 points. Concerning the trait of *Agreeableness* about 87% of the populations have passed the test with a minimal score of 60 points.

To such an extent, we have concluded that in the process of model-designing there shall be given a great significance to the traits of *Conscientiousness* and *Neuroticism*. Subsequent to a detailed analysis performed in the field of the selected populations in function of gender characteristics and previous convictions, it has been demonstrated the following standpoints:

In addition to his age and gender, an employee who applies for a position of trust will accomplish the "Big Five" questionnaire, based on the famous psychological test of Big-Five recognized and successfully applied all over the world. The test scores will be established according to the sample basis proposed earlier "Means and Standard Deviations for Big Five Inventory by Age".

This theory is viable and can be implemented only in the case if the following formula is respected:

$$P(t) = 0.25Co + 0.20Ex + 0.25Ne + 0.20Ag + 0.10Op.$$

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

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

**Table 1**

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

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

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

– A score pointed from 60% and upper (higher) means the failure to pass the examination. It means that personality traits of the candidate will be classified as *risk-averting*. Thus, there have been demonstrated that 4 answers from 6 placed in the questionnaire will be concerned to risk-aversion property of the personality;

– A score pointed 40% and lesser (lower) means also the failure to pass the examination. It means that there is a great likelihood that the person would display improper deviant behavior and, as a result, it will be classified conditionally as a *risk-averting* personality (in case of equity of answers or the proportion of 4 instead of 6, which point out the state of risk-averting).

Going ahead in our explanations we will evaluate the personality traits of risk-taking and risk-averting on the base of our questionnaire where half of the standpoints are formulated to be risk-taking and half of them risk-averting. The survey proposed for implementation is found on the personality trait of Extraversion (the score will exceed the standpoint of 55% in case of risk taking, and the score will be under the level of 55% in the case of risk-averting). Concerning the psychological trait of *Neuroticism* there is applied an opposite rule: *the lower is the level of Neuroticism, the higher is the score.*

Separately, concerning to personality traits we have obtained the following results:

✓ *Neuroticism* – it was found that 24% of the women have passed the test, the offenders (20%) and men (15%). In general – only 18% of respondents have passed the test while their score was less than 40%. Their level of Neuroticism is relatively low;

✓ *Extroversion* – about 75% of respondents have met the minimal score of 60;

✓ *Openness* – about 67% of respondents have passed the test with a minimal score of 70. Only 54% of the women have passed the test as opposed to about 70% in men and offenders;

✓ *Conscientiousness* – almost 100% of respondents have passed the test with a minimal score of 60;

✓ *Agreeableness* – about 87% of respondents have passed the test with a minimal score of 60.

The value of other personality traits which take part from Big-Five will be calculated as lesser than 55% too. Therefore, in the realm of the personality traits such as *Consciousness* and *Neuroticism* the risk-averting element will be established lesser than 55% (the obtained results will be placed under this percentage).

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

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

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

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

### Conclusions and obtained results

Taking into account all above-mentioned we have concluded that likelihood of fraud perpetrating cannot be ignored or submitted. As a consequence, such likelihood must be recognized as a set of risks which must be managed in a special way simultaneously with other commercial risks and potentially negative events.

With regards to that white-collar crimes are complicated events requiring not only detailed knowledge but also calculated risk taking on the part of offenders, *preventing white-collar crime in the realm of workplace* requires a multistage prevention and detection strategy that includes keeping potential thieves out of the company, increasing awareness of crime-related problems, preventing and detecting the crime of both employees and customers, and finally handling offenders when apprehended.

"*Social conscientiousness*" proved to be the significant distinguishing quality that differentiated convicted white-collar crime offenders from corporate officials. It includes personal values, sense of duty and responsibility, behavioral control, and risk-taking behavior. Low scores on social conscientious are indicative of risk-taking, lack of conscientiousness, disregard of rules, and undependability. Organizations must put the accent on the basic personal characteristics of the candidate and his level of social adaptation which ought to be the principal criteria instead of verification of elementary technical skills which can be studied effortlessly.

In the realm of this portion of research we have demonstrated empirically the following standpoints:

– Convicted white-collar criminals showed a greater tendency for irresponsibility, a disregard for rules, high risk-taking, and unreliability than non-convicted individuals.

– Those with positive extrovert personalities and neurotic tendencies are more susceptible to engaging in white-collar offending. Individuals with high levels of *Neuroticism* had a greater tendency to commit white-collar offenses than those with low levels of *Neuroticism*.

– White-collar criminals are highly persistent and goal-oriented, thus, the *High Conscientiousness* scores of the white-collar criminals actually fits in well with the picture of a rationally calculating business person pursuing both private interests and the interests of the corporation, therefore, white-collar criminals need above average conscientiousness to enter executive positions.

– It was found that the higher is the level a white-collar crime risk-averting the lower would be the *Extroversion* in his behavior, and vice versa. White-collar offenders were found to be more outgoing, calculating, and controlling in social interactions. They tend to be low in *Agreeableness* and high in *Narcissism*. Individuals with hedonism, narcissism, or self-control have a greater tendency to be white-collar offenders; they were unable to establish a combination of personality traits that would predict and identify individuals likely to commit a white-collar crime with the variables selected

– The opportunity to offend, coupled with low self-control (also labeled as the propensity to commit a crime) is the root cause of all criminal offending. No significant difference was found between women and men and white-collar offenders in terms of the way of taking risk. It can be said that incidentally and to the point, offenders tend more to take risk than men and women.

**SAMPLES OF PSYCHOLOGICAL EXAMINATIONS OF CANDIDATES WHO APPLY FOR A QUALIFIED JOB/ POSITION OF TRUST**

Table 2

**Sample 1 of a psychological examination of a person who applies for a qualified job /position of trust – Recommended**

Personality trait	Weight of trait	Actual score (%)	Minimal score/required range	Result
Conscientiousness (Co)	0.25	66	55	PASS
Extroversion (Ex)	0.20	38	variable dependent upon criteria	
Neuroticism (Ne)	0.25	38	55	PASS
Agreeableness (Ag)	0.20	61	50	PASS
Openness (Op)	0.10	72	55	PASS

Total score of the evaluation scale – 63, therefore recommended for job.

*Our explanation:* according to this example, the candidate passes the test in each of the personality traits except for the trait of Extroversion and it is possible that one personality trait would be exceptional. This postulation is not referred to the trait of *Neuroticism* and *Conscientiousness*. As a result, an overall final evaluation is required.

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

Table 3

**Sample 2 of a psychological examination of a person who applies for a qualified job /position of trust – Not recommended**

Personality trait	Weight of trait	Actual score (%)	Minimal score/required range	Result
Conscientiousness (Co)	0.25	66	55	PASS
Extroversion (Ex)	0.20	38	variable dependent upon criteria	
Neuroticism (Ne)	0.25	38	55	PASS
Agreeableness (Ag)	0.20	61	50	FAIL
Openness (Op)	0.10	72	55	FAIL

Table 4

**Sample 3 of a psychological examination of a person who applies for a qualified job /position of trust – Not recommended**

Personality trait	Weight of trait	Actual score (%)	Minimal score/required range	Result
Conscientiousness (Co)	0.25	94	55	PASS
Extroversion (Ex)	0.20	59	variable dependent upon criteria	
Neuroticism (Ne)	0.25	95	55	PASS
Agreeableness (Ag)	0.20	38	50	FAIL
Openness (Op)	0.10	53	55	FAIL

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Prezentat la 23.10.2016