

# **Is greed really good?**

*The interaction between white-collar criminals  
and modern Western society, an interdisciplinary study*

By Juliette van Lieshout and Jessica Merkens





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J. van Lieshout  
3641376  
Sociology  
Advisor: prof. dr. Ineke Maas

J.E. Merkens  
3590321  
Cognitive Neuropsychology  
Advisor: dr. Dennis Schutter

Interdisciplinary tutor: Dr. Ria van der Lecq  
Bachelor Liberal Arts and Sciences



**Universiteit Utrecht**

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## **Introduction**

In March 2009, Bernard Madoff, a former non-executive Chairman of the NASDAQ and director of Bernard L. Madoff Investment Securities LLC, was sentenced to 150 years in prison after pleading guilty to committing a 65-billion dollar fraud scheme. He was able to deceive thousands of investors in an elaborate fraud scheme that was discovered to take place longer than 20 years. U.S. District Judge Denny Chin called Mr. Madoff's crime "extraordinarily evil", and that it was "not just a bloodless crime that takes place on paper, but one instead that takes a staggering toll" (CBS News, 2009).

Since the outbreak of the financial crisis in 2008 a lot of attention in the media was directed to stories like that of Bernard Madoff. In popular scientific literature and newspapers it was assumed that corporate business environments and banks were overcrowded with people like Madoff. The financial crisis was to be seen as a direct consequence of their shady financial products and the risk-taking involved. To understand corporate business and especially the way financial big shots operate Joris Luyendijk, a Dutch anthropologist and writer, started a "banking blog" on the website of the English newspaper The Guardian. In this blog he anonymously interviewed over 80 people working in the financial sector to find out how this sector functioned and what was true about the bad image of greedy amoral business people as presented in the media. One remarkable quote among many was the one from a psychoanalyst working in the financial sector: "and it's all very well to argue that the City and the financial world is being run by a bunch of corporate psychopaths. However, in my view this is to miss a fundamental point: the toxicity of the City is symptomatic of a particular set of social relations, i.e. capitalist ones" (The Guardian, 2012).

It is simplistic to think that all bankers are psychopaths. However, the way corporate business leaders behave is an urgent topic for it affects our society in many ways. Successful functioning of big corporate and financial players in the modern day economy is increasingly linked to the welfare of society as a whole and subsequently to the welfare of the individual citizen. These observations pose some interesting questions. Who are these corporate business criminals? And how can a society based on free market and democracy allow for these destructive personalities to thrive in the financial world?

To investigate this, insights from the research fields of cognitive neurosciences and sociology will be combined to shed light on the following question: How do corporate business criminals interact with modern day Western society? To appropriately address this question

two concepts need to be explored: criminal behavior of the individual and the constructs of Western society. Subsequently, the interaction between the individual and society can be analyzed.

Because individuals and society operate on such distinct levels, a disciplinary approach falls short. The workings of an individual cannot be understood without fundamental knowledge from the fields of biology and psychology. These disciplines can explain behavior on a micro-level through knowledge of genetic and environmental effects that influence the development of a single individual. Society is a very different concept and cannot be explained by theories focused on individual behavior. A very different set of approaches and theories are needed to conduct a meta-analysis of group behavior. Furthermore, to be able to evaluate the interaction between individual and society it is of vital importance that a common ground between the two approaches is created. In conclusion, this research question asks for an interdisciplinary approach since the interaction between the two above mentioned concepts cannot be explained from a mono-disciplinary perspective.

To understand the role of corporate criminals in our society, it is primarily of vital importance to explore the characteristics of criminal behavior. This is where the essential role of the cognitive and social neuropsychologist becomes evident. The cognitive psychology domain has done extensive research in the functioning of the human brain and its output: human behavior. In addition, psychological disorders have been elaborately researched. Furthermore, in order to place corporate criminology in the context of modern day Western society, it is of importance to investigate the interaction between the criminal and his surroundings. This will be done by exploring the link between psychopathology and criminal behavior, in which corporate criminality will especially be highlighted. Taken together, the aim will be to answer the following question: how does the mind of a corporate criminal work?

To comprehend the context in which the corporate criminal operates, insights from the field of sociology are vital. By using the sociologist's knowledge on the constructs that define society as a whole, the living environments and frameworks in which individuals operate become clear. The aim of this chapter will be to answer the question: is it possible that Western society gives incentives to act in an immoral way? In light of this question the field of sociology will aim at investigating the constructs that define modern day Western society in particular.

Rather than being contradictory, the fields of cognitive neuropsychology and sociology have similar epistemological views. Through the emergence of several new neuroimaging and physiological measurement techniques the field of psychology has slowly shifted from a postmodernist approach to a more modernist approach in which it is believed that human behavior can be predicted by empirical observation and experimentation of neuronal and bodily functioning<sup>1</sup>. The current field of psychology has especially embodied a great deal of the biological approach, leading to a converged research field called "cognitive neuropsychology".

The field of sociology is divided between postmodernist views, in which it is thought that phenomena are subject to social constructs, and modernist views, in which it is believed that through statistical analysis sociological concepts can be empirically investigated. The current views of the sociological department in Utrecht University are mainly based on modernist epistemology, as a consequence, the present sociological investigation originates from these modernist views. It must be said though that since the sociological part in this research is mainly a consideration of larger structures of society without an independent statistical analyses, it has some philosophical elements. As a consequence of the similarity in which both disciplines perceive reality, findings from both disciplines can complement each other in answering the research question.

To summarize, the aim of this study will be to consider the relationship between corporate business criminals and society. This will be done by first looking at the mind of the white collar criminal. Subsequently, the structures of Western society relevant for this topic will be reviewed. Lastly, to produce a more comprehensive understanding of this theme, the interaction between the above mentioned micro and macro level phenomena will be analyzed.

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<sup>1</sup> For instance, see "Weg met de psychologie!", a speech by cognitive neuroscientist Victor Lamme.

## **1. Understanding the mind of a white-collar criminal**

In his billion-dollar fraud scheme Bernard Madoff deceived and victimized numerous innocent people for over 20 years. While the majority of people have a moral sense of right and wrong and an incentive to avoid harming others, there are still individuals, like Madoff, who seem to act in a completely different manner. It is easy to observe that these persons don't quite resemble the ordinary citizen in their behavior. Thus, it becomes very interesting to explore the origins of this maladaptive behavior and wonder why it is that certain individuals tend to evade from moral standards set by the community and engage in harmful, criminal behavior. Moreover, criminals are by no means a homogeneous group and it is of importance to compare traits of several types of criminals to ultimately see how the mind of a corporate criminal works.

### ***1.1 Criminal behavior and the psychiatric disorder of Antisocial Personality Disorder***

Criminal behavior is one of the core features of Antisocial Personality Disorder (APD) (DSM-IV, 350) and this disorder is found in approximately half of the imprisoned population (Fazel & Danesh, 2002; Hart & Hare, 1989; Singleton et al., 1998). Next to an utter disregard of the rights of others and breaking of the law, APD is characterized by signs of early criminal behavior (before the age of 15), and personality traits such as irresponsibility, recklessness and impulsivity. Furthermore, individuals with APD have irritable and aggressive tendencies and a lack of guilt (DSM-IV, 350).

#### **1.1.1 Epidemiology**

Strong sex differences have been observed in the prevalence of APD in both the general and prison population. APD prevalence is estimated to occur among 4,5 % of the general male population, while in women this is only 0,8 % (Robins & Reier, 1991). In addition, while in prison settings approximately half of the male population is diagnosed with APD, only about 25-30 % of the female offenders have been identified with APD (Fazel & Danesh, 2002; Singleton et al., 1998).

#### **1.1.2 Development of APD**

Both genetic and environmental components contribute to the development of APD. Waldman and Rhee (2006) conducted a meta-analysis on twin and adoption studies investigating the heritability of APD and found a strong contribution of additive (variation caused by differences among genes) and non-additive (differences caused by interaction between genes) genetic factors in the development of antisocial behavior. To date, it is not



known which genes are thought to underlie APD, although it is thought that it might be the same genes contributing to attention deficit hyperactivity disorder (ADHD) as well as genes related to the dopaminergic (feelings of reward) and serotonergic (feelings of happiness) systems in the brain (Waldman and Rhee, 2006; Minzenberg and Siever, 2006). In addition, several environmental factors have been linked to APD, such as low family income, poor parental supervision, parental conflict and neglect (Farrington, 2006). Widom (1994) suggests that neglect and physical abuse can lead to a desensitization to pain, impulsive coping styles, changes in self-esteem and law-breaking at an early age, which ultimately result in antisocial and aggressive behavior. Moreover, Cadoret and colleagues (1995) found that especially the interaction between genetic vulnerability and an adverse environment yields a very strong pathological outcome, resulting in strong aggressiveness and conduct disorder symptoms.

### **1.1.3 A distinction between the ordinary pick-pocket and the billion dollar con artist.**

The profile of Mr. Madoff and others 'white collar' offenders doesn't quite fit that of the ordinary criminal often diagnosed with APD, although it is still clear that the white collar criminal too exhibits abnormal behavior. White collar crimes are "economic offenses committed through the use of a combination of fraud, deception or collusion" (Wheeler, Weisburd and Bode, 1982, 642). The offense must be one of the following types: bank embezzlement, tax fraud, postal fraud, credit fraud, false claims and statements, bribery, securities fraud, or antitrust violations (Wheeler et al., 1982). Several studies have found that white collar inmates differ from non-white collar inmates on several demographic variables: they often possess a higher level of education, are less likely to be unemployed, are financially more well off and are less likely to have prior convictions than other defendants (Wheeler et al., 1988; Ragatz, Fremouw & Baker 2012; Poortinga, Lemmen & Jibson, 2006). In addition, white collar inmates are more likely to be Caucasian, male and older than non-white-collar inmates. Even in comparison with the general non-criminal population, white collar criminals are more likely to be employed, educated, and older (Wheeler and colleagues, 1988). The demographic profile of the white collar criminal thus sharply contrasts that of the offender diagnosed with APD: while the white collar criminal is often financially well off, a criminal with APD is more likely to come from a low income environment. Moreover, while the APD offender often has repeatedly conducted federal offences starting from a young age, the white collar criminal is less likely to have earlier convictions.

So what does the white collar criminal look like? Ragatz, Fremouw and Baker (2012) found that white collar offenders compared to non-white collar inmates especially scored high

on several traits linked to psychopathy. In addition, Bickle and colleagues (2006) and Alalehto and colleagues (2003) found more psychopathic traits in white-collar criminals in comparison with their non-criminal white-collar counterparts. Hence, a further investigation into this psychopathology could shed more light on the functioning of the white collar criminal brain.

### ***1.2 White-collar criminality and psychopathy***

Psychopathy is a distinct category in the spectrum of APD. While psychopaths share traits with APD, they have several unique characteristics. In contrast with APD, psychopathic individuals have personality traits strongly correlated with Narcissistic Personality Disorder, which is characterized by a lack of empathy, arrogance, a need for admiration and strong fantasies of power and success (DSM-IV, 353) and Histrionic Personality Disorder, which is among others characterized by a deep pattern of distorted emotionality and the need for attention (DSM-IV, 352).

Psychopathy is also far less common than APD: while almost half of the convicted criminals are diagnosed with APD, Hare and colleagues (2000) found that psychopathy is found in only around 5% of the imprisoned population.

The American psychiatrist Hervey Cleckley was one of the first to make up a diagnostic profile of the psychopath in extensive detail in his book 'The Mask of Sanity' (1941). Based on clinical experience Cleckley wrote down a list of key features describing psychopathy including among others: superficial charm, absence of nervousness, untruthfulness, lack of remorse, pathologic egocentricity and a general poverty in major affective reactions. The latter is demonstrated below in a report on one of his patients:

*"He is lacking the ability to see that others are moved. It is as though he were colorblind, despite his sharp intelligence, to this aspect of human existence. It cannot be explained to him because there is nothing in his orbit of awareness that can bridge the gap with comparison. He can repeat the words and say glibly that he understands, and there is no way for him to realize that he does not understand"* (Cleckley, 1988, 40).

Based on Cleckley's core assumptions, Robert D. Hare developed and revised a clinical measurement of psychopathology and his "Psychopathy Checklist-Revised" (PCL-R) (2003) is nowadays prominently used in clinical and subclinical research on psychopathy. The PCL-R consists of a 20-item rating scale, divided into two factors. Factor 1 is related to affective and interpersonal features, while Factor 2 consists of lifestyle and antisocial behaviors (see

figure 1). The list also distinguishes between psychopathy and antisocial personality disorder. Whereas Factor 1 strongly correlates with core traits of psychopathy, Factor 2 traits are correlated to antisocial personality disorder (APD). Taken together, high scores on Factor 2 combined with normal scores on Factor 1 traits indicate APD, while high scores on both scales indicate psychopathy.

<b>Psychopathy Checklist-Revised (Hare, 2003)</b>	
<b>Factor 1: social-affective features</b>	<b>Factor 2: antisocial lifestyle</b>
Glibness/superficial charm	Need for stimulation/proneness to boredom
Grandiose sense of self-worth	Parasitic lifestyle
Pathological lying	Poor behavioral control
Conning/manipulative	Lack of realistic long-term goals
Lack of remorse or guilt	Impulsivity
Shallow affect (genuine emotion is short-lived and egocentric)	Irresponsibility
Callousness; lack of empathy	Juvenile delinquency
Failure to accept responsibility for own actions	Early behavior problems
	Revocation of conditional release
<i>Traits not correlated with either factor</i>	
Promiscuous sexual behavior	
Many short-term (marital) relationships	
Criminal versatility	

*Table 1: Hare's Psychopathy Checklist-Revised (2003)*

### **1.2.1 Callousness and lack of empathy**

*Callousness and lack of empathy* are core features describing psychopathy. Viding and colleagues (2005) conducted a twin study with children aged under 10 years to see whether this psychopathic trait originates and develops through environmental influences, such as several APD components. They found that antisocial behavior in children with the psychopathic "callous and unemotional" (CU) trait was highly heritable. This was in contrast with antisocial behavior found in children without psychopathic traits, which was especially under environmental influence. These findings confirm that environmental factors contribute

to the development of antisocial behavior. However, it also suggests that the development of CU alone and antisocial behavior in combination with CU have a strong genetic component.

A nice way to illustrate how *callousness and lack of empathy* in psychopaths causes morally aversive behavior is through the 'Violence Inhibition Mechanism' model proposed by Blair (2005). In healthy persons, perceiving distress in others causes personal feelings of distress: several discomforting and threat-alerting physiological mechanisms begin to operate such as increased activity of the autonomic system and the activation of the brainstem threat response system. From an early age we learn to alleviate these discomforting feelings of distress by aversively reacting to thoughts and acts that cause pain in others. However, because of his *callous* nature, the psychopath will feel indifferent when confronted with the distress in others and will therefore never be programmed to morally reject the infliction of pain on others. This proposition is supported by several empirical studies which show that psychopaths have a reduced autonomic response when confronted with distress of others instead of an increase (Blair, 1990; Blair et al., 1997) and that that while observing victim scenes the threat system is activated in healthy people, it is not activated in psychopaths (Levenston et al., 2000). Ragatz, Fremouw and Baker (2012) found that white-collar offenders were especially *callous* compared to non-white-collar offenders suggesting that they too might react in a more indifferent matter when perceiving distress in others.

### **1.2.2 Grandiose sense of self-worth**

The trait "grandiose sense of self-worth" is especially linked to abnormally egotistical thinking and narcissistic behavior observed in psychopaths (Hare, 2003). This *grandiose sense of self-worth* has also been reported among white-collar criminals in several studies. Bickle and colleagues (2006) reported stronger narcissistic tendencies in white-collar criminals compared to non-criminal managers. Alalehto and colleagues (2003) found that white-collar offenders compared to non-criminal white-collar professionals were more often rated as extroverted (e.g. outgoing, controlling and calculating), less agreeable and neurotic by colleagues. Ragatz and colleagues (2012) found that white-collar criminals were more self-centered and had a stronger belief that they were highly socially persuasive compared to non-white collar inmates. In concurrence with earlier research (Bickle et al., 2006; Alalehto et al., 2003) they found high levels of Machiavellian Egocentrism in white-collar offenders, a trait especially correlated with high narcissism and low agreeableness. Persons scoring high on Machiavellian Egocentrism are more likely to appear self-centered and invested in their own

needs when interacting with others and when pushing for one's own interests, others may perceive these individuals as disagreeable (Ragatz et al., 2012).

### **1.2.3 Poor behavioral control**

Aggression is a key trait in both APD and psychopathy, and it can be exhibited differently in both psychopathologies. Two types of aggression can be distinguished: *reactive aggression* is characterized by a high level of emotional arousal (such as anger) and is acted out in response to perceived provocation without regard for any potential goal. The main incentive is to serve personal desires. In contrast, *instrumental aggression* is characterized by a low level of emotional arousal and is expressed in violent acts aimed at goal-oriented purposes such as obtaining power, dominance or social status (Berkowitz, 1989; Dodge, 1991; as stated by Hodges & Heilbrun, 2009). Several studies have supported the notion that there are two relatively separable populations of aggressive individuals; the solely *reactive aggressive* individuals and the both *reactive* and *instrumentally aggressive* individuals (Connor, 2002; Barratt et al., 1999; Crick and Dodge, 1996; Linnoila et al., 1983). Psychopathic individuals typically show high levels of both *reactive and instrumental aggression* (Cornell et al., 1996). In a large-scale risk assessment study conducted among more than 1100 civil psychiatric patients, Skeem and Mulvey (2001) found that psychopathic personality traits were the strongest predictor of violent behavior. Cornell and colleagues (1996) found that reactive violence was more prevalent than instrumental violence in general and that instrumental violent offenders were more psychopathic than reactive violent and nonviolent offenders. In accordance with Cornell and colleagues (1996) Quinsey and colleagues (2004) found that psychopathic inmates scored higher on verbal and physical aggression compared to non-psychopathic offenders and community samples. In addition, using Hare's PCL-R (1991), Cornell and colleagues (1996) found that instrumental offenders could be characterized as more dishonest and manipulative, and more impulsive and irresponsible in their interaction with others as compared to reactive offenders. They were also more superficial and had a stronger lack of empathy.

### **1.2.4 Conning/manipulative and a lack of remorse or guilt**

A nice way to illustrate how the psychopath uses *instrumental violence* is through the classical Prisoner's Dilemma, an experimental paradigm based on Game Theory. In this dilemma people are motivated to act against their immediate self-interest so as to serve the collective interest. However, the highest personal gain is achieved by defecting while the other player cooperates. Despite knowing this, most individuals tend to cooperate. This is

because in a cooperative society, mutual cooperation yields the most efficient collective outcome on the long run. According to Mealy (1995), this is because people tend to rely heavily on social reputation: when a player is known to cooperate, mutual cooperation is more attractive and the player builds a positive social reputation. On the other hand, when a player is known to cheat, a player's bad reputation precedes him and the player risks being socially shunned. And it is this social shunning that most people like to evade by cooperating. However, there are still certain individuals not affected by the risk of bad social reputation and who are prone to defect: the "cheaters". Mealy (1995) argues that psychopaths are the classic *cheaters*: they use deceptive strategies at the expense of others to obtain the highest possible personal gain. In order to do so successfully, they have to keep up the appearance of being a cooperator, a deceiving characteristic which Hare (1991;2003) strikingly labeled as *glibness and superficial charm*, as seen earlier. White-collar criminals are the perfect real-life example of Game Theory cheaters and just like psychopaths, they are *instrumentally aggressive*; through manipulation and deceit they try to achieve the highest possible gain. White-collar criminals have moreover been found to have lower integrity compared to non-criminal white collar professionals (Bickle et al., 2006), a trait that fits nicely with the profile of the *superficially charming cheater*.

One of the cores of cheating is an insensitivity towards the wellbeing of others. While healthy individuals can feel guilty towards other people, the psychopath typically *lacks feelings of remorse and guilt*. Osumi and Ohira (2010) compared the reaction of psychopaths and healthy subjects to fair and unfair offers in a one-shot ultimatum game, in which two players have to decide once how to divide a sum of money. Player one proposes an offer, and in turn the player two has to reject (both get nothing) or accept (money is divided as proposed by player one). Osumi and Ohira (2010) found that while healthy subjects show greater emotional arousal when presented with an unfair offer, psychopaths are equally emotionally aroused. Thus, individuals with psychopathy are insensitive to violation of a fairness norm (Osumi & Ohira, 2010). This is an indication that indeed psychopaths have a *lack of remorse or guilt* when personally violating norms and why they *fail to accept responsibility for their own actions*.

### ***1.3 Psychopathic traits can be adaptive***

In the light of previous findings on psychopathy and white-collar criminality one would think that the personality traits belonging to psychopathy would greatly impair normal functioning of these individuals. Indeed, according to Babiak, Neumann and Hare (2010), we are often

presented with a popular portrayal of psychopaths as violent and cold-blooded criminals isolated from society. However, the most heinous cruelties done by psychopathic individuals haven't always disturbed us the way they do nowadays. In the past cruel behavior could even be pure entertainment, such as gladiator fights in the Roman era and Medieval carnivals of death (Nell, 2006). Furthermore, in times of war high psychopathic individuals could even prove to be useful (Bailey, 1995). According to Bailey (1995), in ancestral cultures it was essential for a group to have several brutal and psychopathic "healthy, adventurous, and potentially violent young men" in order to survive violent inter-tribe rivalry. As a consequence the most brutal and successful *warrior hawks* gained high regard (Bailey, 1995 As stated by Nell, 2006).

Even in a peaceful modern society, a number of psychopathic traits can be well adaptive, especially in environments in which the majority of the people cooperate (as depicted by the Prisoner's Dilemma). Furthermore, using results from different studies (Christie & Geis, 1970; Mussen & Eisenberg-Berg, 1977; Shweder et al., 1987; Wilson & Herrnstein, 1985), Mealy (1995) argued that highly competitive cultures are associated with high crime rates and high Machiavellianism, a personality type that strongly overlaps with several psychopathic traits. These include among others a lack of interpersonal affect, a lack of concern with conventional morality and low ideological commitment (McHoskey, Worzel, Szyarto, 1998). Thus, in a highly competitive environment personality traits linked to psychopathy seem to occur more often than in low competitive cultures.

Corporate business is an example of a highly competitive environment and Babiak, Neumann and Hare (2010) have argued that some psychopathic traits could be extremely socially adaptive in certain professional occupations. When investigating a large sample of corporate professionals, they found that individuals who scored high on clinical psychopathy (using Hare's PCL-R) were simultaneously rated positive on charisma, creativity, strategic thinking and communication skills by their colleagues, despite low ratings on being a team player and overall management style.

Lilienfeld and colleagues (2012) also tested whether some psychopathic traits are adaptive in certain leadership positions, by analyzing 42 U.S. presidents on psychopathy trait estimates and measurements of presidential leadership and performance. They found that presidents scoring high on fearless dominance (FD), a psychopathy trait linked to social dominance, charm, physical fearlessness and immunity to anxiety, were better rated on presidential performance (leadership, persuasiveness, crisis management and Congressional relationships) compared to presidents scoring low on FD.

Babiak, Neuman and Hare (2010) further state how easy it is to mistake psychopathic traits for specific leadership qualities. The superficial charm & grandiosity of a psychopath can be viewed as having confidence and a charismatic leadership style, and the risky behavior can be pronounced as strategic thinking or "visioning" in the corporate environment. Furthermore lack of emotions and manipulative tendencies typical to psychopathic behavior could be misinterpreted as being a tough and strong leader who has good persuasion skills.

These findings provide possible answers to how white-collar criminals with traits resembling psychopathy are able to attain highly influential positions in the corporate world without suspicion of their peers.

#### ***1.4 Summary of insights***

In the previous sections several aspects became clear regarding the functioning of the white-collar criminal. A summary of insights will now be given.

APD is a personality disorder characterized by insensitiveness for the rights of others and breaking of the law, and is found in almost half of the imprisoned population. APD prevalence is especially strong among male offenders and both genetic and environment contribute to the development of APD.

White-collar offenders constitute a distinct category in the spectrum of criminality. They differ from other offenders on several demographic variables: they are more likely to be Caucasian, male, educated and financially more well off. Thus, the demographic profile of the white-collar offender sharply contrasts that of the offender diagnosed with APD.

White-collar criminals have been shown to behave similar to that of psychopathic individuals. Psychopathy is a less common subtype of APD and is characterized by extreme narcissistic behavior, shallow affect and strong callousness. Moreover, psychopathy is strongly linked with both *reactive* and *instrumental aggression*, and especially *instrumental offenders* share several psychopathic traits. *Instrumental aggression* is goal-oriented violent behavior characterized by manipulative and impulsive behavior. White-collar criminals can be seen as real-life examples of *Game Theory Cheaters* and their manipulative and deceiving behavior indicate a tendency towards *instrumental aggression*. Next to exhibiting *instrumental aggression*, white-collar offenders have several other traits that are characteristic of the psychopathic disorder. Compared to non-criminal corporate managers, white-collar inmates had stronger narcissistic tendencies. Furthermore, compared to non-white-collar inmates, white-collar criminals scored high on self-centeredness and egocentrism. In addition,



white-collar offenders were found to be especially callous compared to non-white-collar offenders.

Psychopathic traits are not always maladaptive. In times of war and extreme competition, Bailey (1995) proposes that *warrior hawks* are essential for survival of a community. However, not only in times of war do persons with psychopathic tendencies seem to flourish. Even peaceful societies and modern cultures that are characterized by high competitiveness cause for high crime rates and Machiavellian personality types. A culture typically embracing competition is that of the corporate environment, and Babiak, Neumann and Hare (2010) have argued that psychopathic traits can be adaptive in certain professional occupation.

This might be because psychopathic traits are often mistaken for positive leadership traits in corporate society. The superficial charm, risky behavior and lack of emotions typical of psychopathic behavior are perceived as having confidence and charisma, being able to think strategically and being a tough and strong leader. Their manipulative qualities are used to successfully deceive others, such as in the form of white-collar crimes.

Indeed, the white-collar criminal resembles the psychopath not only in deceptive and manipulative behavior, but also in narcissism, callousness and instrumental aggression.

## **2. Interaction between society and individuals**

In order to understand the behavior of corporate business criminals it is necessary to understand the larger structure in which these criminals operate. Sociology focusses mainly on the interaction between micro and macro structures. Coleman invented a micro-macro structure in order to explain these interactions (Coleman, 1987). This scheme will be used to identify the link between individual behavior and macro level social outcomes as is custom in sociological research. Structures of Western society will first be analyzed, as these structures form areas for individuals to act in. How do these structures influence moral values? To answer this question a sociological integration theory is used. To pinpoint the particular group this research is focusing on, a description of elites and the way they function will be given last.

### **2.1 Structures of modern day Western society.**

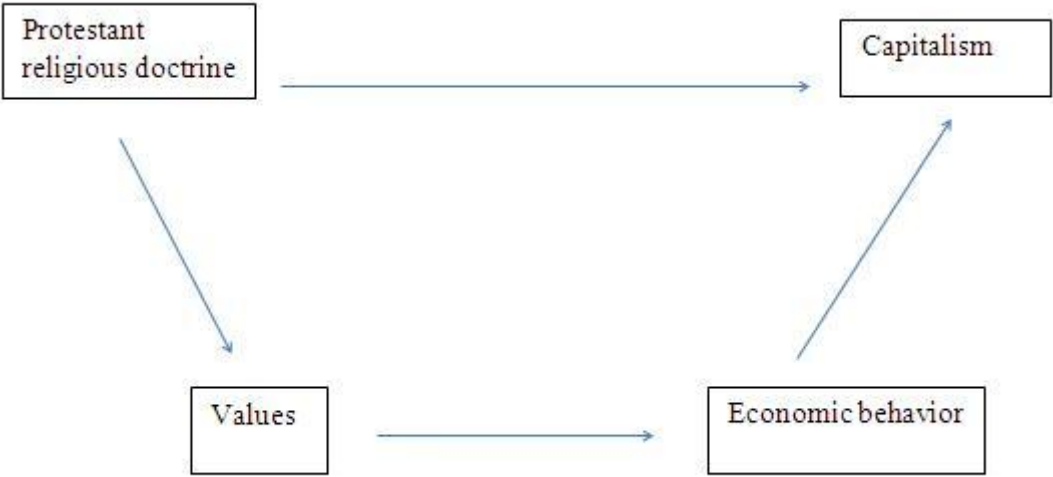
Religion has been important in the formation of Western society. Max Weber, one of the founders of sociology, was the first to recognize this. Weber saw a difference between the continents and how they developed. His interests in the rationalization of culture were laid out in his work "The Protestant Ethic and the Spirit of Capitalism". As he saw it, Western society was ahead of other societies in their systematic, rational and technical approach to arts, science and political and economic organization (Weber, 1930). The developments in these fields intensified while Christianity prevailed. He thought that the process of rationalization would end in the complete elimination of magic, rituals and symbolism from the world (Weber, 1930).

#### **2.1.1 Origins of Capitalism**

According to Weber traits of capitalism are inherent to the Protestant worldview. As he articulates: "[...] the idea of a duty of the individual toward the increase of his capital [...] is assumed as an end in itself" (Weber, 1930: 17). For example the use of skill and virtues in Protestantism manifests itself in a calling: "It is an obligation which the individual is supposed to feel and does feel towards the content of his professional activity, no matter in what it consists, in particular no matter whether it appears on the surface as a utilization of his personal powers, or only of his material possessions (as capital)" (Weber, 1930: 19). People need to take responsibility for their own professional life, and when successfully done so: this

will be rewarded by God with prosperity and wealth. According to Weber it was this notion of Protestantism that allows capitalism to thrive in Western society. Coleman put this mechanism in the following scheme. Figure 1 (Coleman, 1987) shows how individual values can predict outcomes on the macro level.

Figure 1



A contemporary of Max Weber has some different thoughts about the origin of capitalism. Thorstein Veblen sees the interaction between handicraft workers and petty trade as the source of capitalist structure. The comparison between these two contemporaries is described by Jack Barbalet in his book: "Weber, Passion and Profits". Thorstein Veblen thought that technological progress and petty trade were the source of capitalist spirit. As trade expanded a price system came into being which facilitated the growth and expansion of the market (Barbalet, 2008). Veblen had an evolutionary approach instead of the dependence on religious doctrine as Weber did. Until today there is discussion about this subject.

**2.1.2 Market mechanisms and neoliberal societies**

How does capitalism work? This question need not be answered in its full spectrum here. To be able to understand the workings and processes that generate the corporate environment we deal with today, some basic concepts will be laid out here. However, this must be seen as a very modest description of the ideas of Adam Smith, the architect of modern economic science. In his book "An Inquiry into the Nature and Causes of the Wealth of Nations" (1776), Smith explains his at that time groundbreaking ideas about wealth and prosperity. The

division of labor, if workmen or companies specialize in a certain part of the production chain, allows productivity to rise and the work to be done more efficiently (Smith, 1776). If people will exchange their goods and services both will benefit from this and it will further stimulate specialization (Smith, 1776). If every person aims to satisfy his own needs, this will be fruitful for the rest of the market. Smith did not see this as greed but as a self-love that is natural to human beings. If markets have a big reach, this can bring more profit because more specialization is possible. In small towns a farmer must sometimes also be a butcher and cheese maker. Exchanging goods can be made easier with the use of money, a universal commodity that is valuable to everyone. With the introduction of capital and land the production process is divided between different levels. The product is not owned by the laborer, but partly and mostly by the one who owns the capital and the land (Smith, 1776).

Adam Smith found out that the market is self-regulating. He thought that this system was best for owners of capital and for laborers as well. Price and production will fall or rise as the demand for a product increases or declines. If demand is high, and the product is scarce, the prices will rise in the market. If the product is plentiful its price will drop and producers will withdraw from the market since there is no profit to be made. Because of the competition between producers, the quality and price of products is guaranteed (Smith, 1776). Adam Smith saw that the only way to regulate business behavior is to have a free competitive market with sovereign customers. National and international laws where in his eyes disturbing this self-regulating capacity (Smith, 1776). It is clear that modern states do have regulations and protect their own products.

The Western society today could be described as neoliberal. Since this term had different meanings in the past it is useful to describe the meaning that is attributed to it here. In the past neoliberalism was described by a laissez-faire kind of politics. Nicholas Gane (2012) inspected modern ideas about neoliberalism and found that it now in particular means the privatization of state activities. This is a current topic in politics in Western countries for healthcare and education. This meaning of neoliberalism is based on the ideas of Foucault who saw neoliberalism as a way to use market ideas and techniques to reform government agencies and services (Foucault, 2009; as cited by Gane, 2012). There is a tendency to rate and calculate governmental practices. By introducing market principles governments can legitimate themselves (Gane, 2012). This will result in governments that are concerned with controlling accountability and quality in its own practices instead of just giving direction to a countries social institutions. As Gane puts it: "neoliberalism is [...] about intervention and regulation with the aim of injecting market principles of competition into all forms of social

and cultural life" (2012). The search for profitable and high performance yielding schools is an example of neoliberal practices of modern governments.

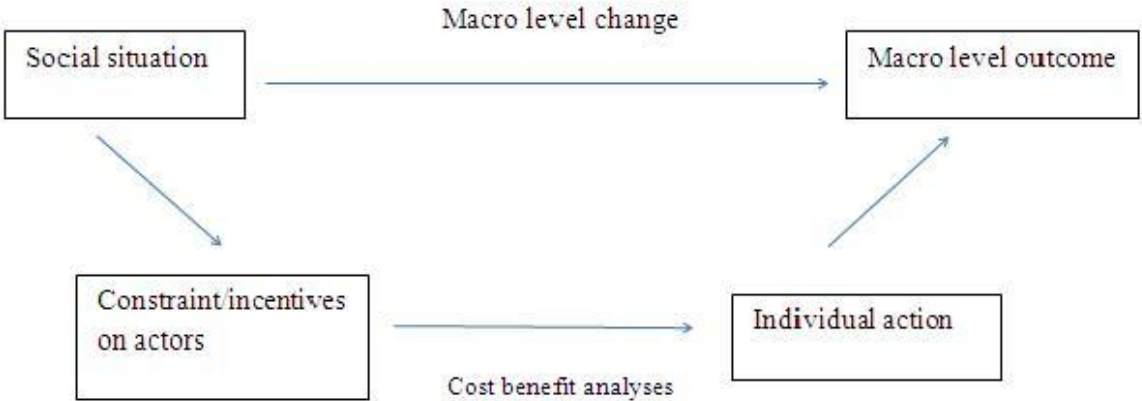
### 2.1.3 Unexpected effects

Reality often does not match with theory. What Adam Smith could not foresee is that there seems to be a limit to economic growth. The environmental problems show us the exhaustibility of raw materials. While governments introduce more and more market ideals of growth and prosperity it becomes clear that this growth might be limited. In a globalized world where trade exceeds national boundaries cooperation between these countries is required for a solution to be found (Brundtland, 1987). As Gamble argues it is international trade organizations like the International Monetary Fund, the World Bank and the World Trade Organization who influence the markets (2009). And indeed the global market is not free of regulation; countries protect and subsidize their grain and livestock. This creates unfair competition for other countries since the price of milk and grain is artificially kept low (Kingston, 2004). Next to this, nobody knows what happens if economies stop growing, while at the moment economic growth is the most important way to measure a country's prosperity.

### 2.2 Shaping moral values

The general structures mentioned above are macro-level phenomena that influence individuals. Moral values originate somewhere, and in the end they will influence society as a whole on the macro level again. *Figure 2* shows how this works:

Figure 2



A multitude of mechanisms can be at work to produce a macro level outcome such as we are investigating: immoral behavior in corporate business. In this part mechanisms that could be of influence will be discussed. The focus will be on the constraints/incentives that are given to individuals to act with.

### **2.2.1 Cooperation**

That the pursuit of self-interest as described by Smith (1776) can have unexpected outcomes on a macro scale becomes more clear when looking at game theory. In the prisoners dilemma game the outcome will never be optimal when the game is played once because there is a high temptation to cheat. For mutual cooperation, and the highest gains, the players would have to trust each other with the chance of being exploited and lose (Axelrod, 1984). Therefore most players defect so the game ends in a sub-optimal outcome. However when the game is played repeatedly and the players don't know when the game will end cooperation can and most times will be established (Axelrod, 1984). The economic relationships that build our society could be based on cooperation and this will result in mutual gains for everyone involved. The idea of cooperation was also the starting point for Adam Smith when he wrote "The Wealth of Nations". It seems though, that modern economic relations are not a long term commitment anymore but could better be described as short-term profit making. As was recently showed in the United States where insurance companies sold people mortgages they could not afford (The Guardian, 2012). This is an example of how actors such as banks or enterprises will be seduced by the economic system to cheat and violate rules (Demeulenaere, 2005). The economic system has regulations but the promotion of the pursuit of self-interest creates a tendency to immoral behavior, since it is in everybody's interest to follow rules but it is in the individuals' interest to violate (Demeulenaere, 2005).

### **2.2.2 Group values**

According to Emile Durkheim, one of the first sociologists, people act in line with the moral values of their group (Durkheim, 1951). Immoral behavior must therefore be allowed or be promoted in some way. Moral values of a group will be internalized by an individual as the individual is more integrated in this group (Durkheim, 1951). In his research on suicide Durkheim proved that social environment had an influence on suicide rates in Europe. Individual traits could not account for the difference in suicide rates between Protestants and Catholics; therefore it must be another factor that kept the suicide rates stable. According to Durkheim the tendency to suicide is rooted in the moral construct of groups and the collective identity of societies (1951). Areas that hold high levels of religious and social integration will

have lower rate of social deviance (Durkheim, 1951).

Religion still has a large influence on morality. The national religious context shapes in a large part individual morality (Adamczyk, 2008). If governments confirm religious identities this will positively influence individual ideas of religion and morality. Individual beliefs are found to interact with the religious context in their close environment but also with the national environment. It seems though that recent developments in Western society have changed the extent to which religious morals exist in corporate business and in social legislation. Conservative religious thoughts about marriage, abortion and euthanasia are nowadays questioned in Western countries.

The shaping of norms is influenced by groups. This happens in different ways: groups can work as socialization agencies, they can be the focus of identification for individuals or they function as a supplier of sanctions (Bergsten, 1985). The family is such a socialization agency. The family provides beliefs, values and motivation to their children. As the degree of specialization gets bigger within an individualistic market society, within-household production is lowered: both parents will work outside the house. A growing degree of specialization combined with individualistic values results in more frequent divorce or separation, reduced frequency of parent-child interaction and a reduced stability of the parent-child relationship. Therefore in a market society with a high degree of specialization the gains of family life are degraded. Adolescents are less likely to be influenced by family adults because these adults spend the hours they are awake at work or the family is fallen apart because of a divorce (Bergsten, 1985). Adolescents then get the interaction with adults that shape values and beliefs outside the family sphere, at work for example. (Bergsten, 1985). It is professional organizations that are replacing the shaping of values and beliefs by family life. But these organizations in individualistic societies first have a tendency to make profit. Professional organizations could function as a supplier of norms but it will be out of marketing concerns (Bergsten, 1985).

### **2.2.3 Consumption**

The importance of consumption for morality was recognized by Thorstein Veblen as well as Adam Smith (Watson, 2012). They both understood that the consumption of goods that were understood to provide a social and cultural identity would result in moral degradation (Watson, 2012). Possessions lose their intrinsic value because to want something for its own sake is part of a materialistic instinct and part of a conviction that an identity can be constructed out of possessions (Watson, 2012). Goods that are thought to be desired by others

are the most popular, since it is these goods that can ensure your status (Watson, 2012). This desire for social approval will result in a behavior that omits the focus on the common good and personal virtue. Because of the focus on identity construction and self-actualization it is difficult to accomplish empathic moral behavior (Watson, 2012). Conspicuous consumption, as this process is called is of interest to corporate business. Large profits can be made out of the vanity of consumers. Business profits can only be accomplished because of this conspicuous consumption and therefore the structure is giving incentive to foster the norms that come from this identity structuring (Watson, 2012).

#### **2.2.4 Business ethics**

The fact that Western business ethics are not considered morally eminent is confirmed by evaluating the value system on which Western business is based (Klein, 1985). Klein, who is a teacher in business ethics and a philosopher, recognized the value systems at work in the Western business environment. Especially in the United States the norms for people working in business can create undesirable outcomes. Their business ethics can be described by focusing on lifestyles and value systems that originate for example in Calvinism. The American value system in business community shows similarities with the protestant ethic as described by Weber. Business success is condoned by arguing that one's career must be seen as a calling, which is sacred to god. Characteristics that are desirable in this respect are: "hard work, frugality or thrift, serious application to one's business are emphasized as well as such virtues as orderliness, cleanliness chastity, moderation and the like" (Klein, 1985:75). The consequence of this value system is that successfulness was seen as a sign of virtue and poverty as a sign of bad character which in turn results in a lack of social legislation, condemnation of the poor and neglect of cultural and empathic education (Klein, 1985). This value system condoned the focus on making money alone, completely ignoring the pursuit of liberal arts and the cultivation of oneself which was seen as a waste. As this value system evolved with the development of large industries and corporations the attention was directed to values as courage, self-confidence, action, boundless energy and the will to win (Klein, 1985). This Puritan ethic can be considered antisocial and individualistic because it would only focus on making money. In the seventies this ethic evolved into a character that made winning the basic goal. Character traits belonging to this game ethic are: "[...] being tough, aggressive, taking calculated risks, manifesting great energy, innovativeness, being unafraid of change, priding oneself on one's individuality, being contemptuous of weakness" (Klein, 1985: 77). Certainly these traits are nowadays often credited to bankers or traders. It is



concluded from Klein's analyses that people who are focused on making money and profit should not be trusted with social tasks or culture (1985). The effects of commerce on the moral sentiments are also found by Cohen (1989). For as the commerce develops itself, the possibility to feel empathy for the other person disappears, for extensive specialization in labor leaves no room to understand the other point of view and it destroys social capital (Cohen, 1989).

### **2.3 Modern elites**

Elites are not as recognizable as in the time of Marx. What can be said is that within 20 years rich people became even wealthier. From the 1980's onward, neoliberalism made a shift of income and assets possible that made income inequality rise (Savage & Williams, 2008). It is mainly this elite group that functions in corporate business and banks. White-collar criminals operate among them. The international business relationships are evolving and changing quickly. One of the results is that the control of money is performed by people who are developing themselves as social and political agents who can act in wider international circuits (Savage & Williams, 2008). Elite formation in present day capitalism is focusing on new kinds of intermediaries who act between fields of trade, commerce, politics and economics. Consequently they manage different flows of money through market trading and corporate deals (Savage & Williams, 2008). The innovation of complex financial products gives capital markets a higher influence on households since nobody could understand what these products precisely contained but it would be unwise not to take life insurance or take care of a pension (Savage & Williams, 2008).

#### **2.3.1 Networks**

The research of the functioning of elites has mainly been done through the use of network analyses. One of the major researchers on this topic is John Scott. An important feature of present day elite networks as he found it is *interlocking directorship*; this exists when a person is represented in two or more corporate panels or boards (Scott, 1991). People who have a lot of ancillary positions can transfer their relations and knowledge easily. The networks between enterprises can be seen as networks of power since a relationship between two enterprises creates a potential to influence or exercise power (Scott, 1991). According to Scott, these relationships can be personal, or based on commercial or capital connections. Personal relations can exist through kinship, friendship or the exchange of personnel. Capital relations can result from shareholding or the granting of credit, these relations evolve businesses as well as people. Commercial relations are natural business relations that come into being when

trading products between sellers and buyers (Scott, 1991). Considering personal relations within elite networks, it becomes clear how fraud could be committed. An example of this mechanism is the fraud committed in the Netherlands by construction enterprises in the nineties where they agreed to fix prices (Zembla, 2001). The Dutch government paid between 10 and 50 % too much for large building projects. Because the construction companies held close relationships with each other the scam could remain undiscovered for years.

Because of globalization the nature of class relationships are changing. This has an influence on the formation of elites (Van der Pijl, 1998). In his book Van der Pijl brought the attention to the formation of *transnational classes* (1998). Multinationals, central banks and investment banks created a transnational managerial class which resulted in a new complex network (Van der Pijl, 1998). An example of a transnational elite community is the World Economic Forum with its annual gathering in Davos where world leaders from business and politics can meet. For the modern laboring classes, a tendency to more commerce could result in the decline of social cohesion (Cohen, 1989). If the laboring classes could not bring up sympathy for the elite, because they are not given the means to compete for the same resources, social cohesion is undermined (Cohen, 1989). The neoliberal business environment promotes commerce that could result in the undermining of justice and social cohesion. At the root of this problem is the promotion of consumerism by the corporate business.

#### **2.4 Concluding remarks**

Societies provide a context for individuals to act in. Beliefs and values shape these contexts but if people act rational they will not always act accordingly. A cost/benefit analyses can result in unexpected outcomes. What seems rational on the individual level can prove irrational on a macro-scale. Individuals are shaped by their environments but in turn societies are evenly shaped by individuals. The immoral and irrational actions of bankers that resulted in a financial crisis proved this. Notwithstanding the fact that people will pursue their self-interest, individuals can just as easily function in a cooperative empathic community, if they are given the right incentives. At this point in time, it seems that the neoliberal system Western society is based on is not providing these incentives.

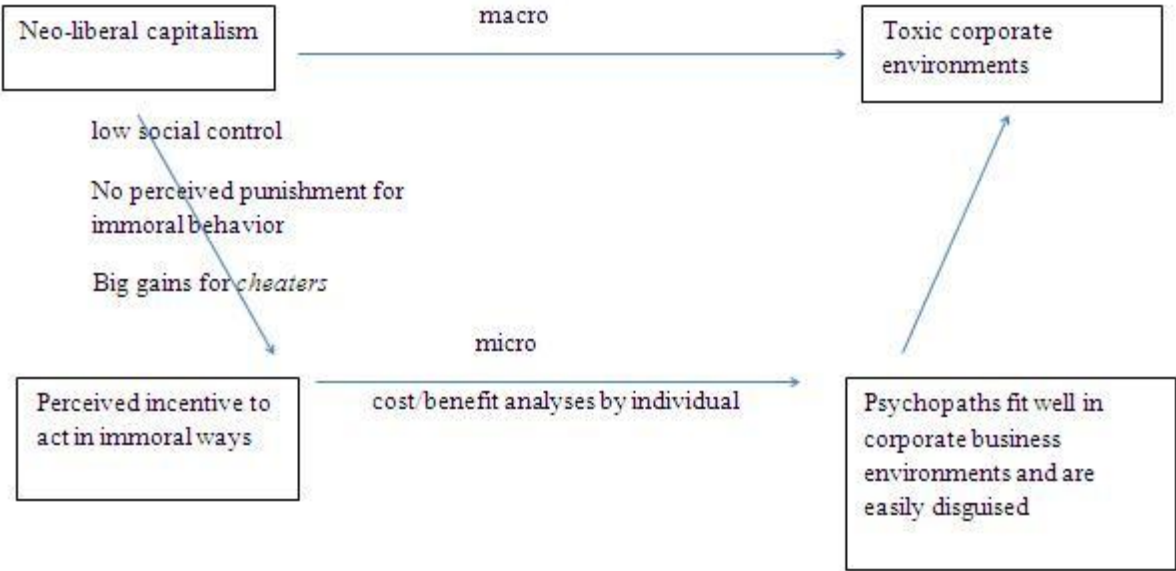
### 3. Integration of disciplinary insights

#### 3.1 Organization of insights

Conflicts between sociology and cognitive neuropsychology mainly revolve around one theme: micro or macro level research. Because the two disciplines generate insights from either micro or macro levels, they view the problem from a distinct perspective. As a result, they complement each other rather than contradict.

In order to identify the relationship between these micro and macro concepts a structure from the field of sociology can be used as a tool, namely the Coleman scheme. This Coleman-scheme has already been used earlier to illustrate the mechanisms of market economy. For the present study this scheme is also especially fruitful because as stated before insights from sociology focus on a macro level, while the insights from cognitive neuropsychology specifically operate on a micro level. In *figure 3*, insights from the field of cognitive neuropsychology are connected to the functioning of a neoliberal capitalistic society and corporate environments. In this way the relationship between the two levels becomes clear.

Figure 3



In a neoliberal capitalistic society, growth of corporate businesses is stimulated and goal-directed behavior belonging to market mechanisms is seen as a common good. As a consequence of this emphasis on growth and wealth, commerce will overshadow social cohesion and empathy. Because of the absence of social control, immoral behavior is neither detected nor punished. Because immoral behavior is not easily detected, an incentive to act in an immoral way is created. The individual is then faced with a cost/benefit analysis regarding this incentive. Healthy people will refrain from immoral behavior, even when the rewards are high. However, the extremely egotistical psychopath lacks moral values and will not hesitate to act in an immoral way when big personal gains can be earned. As a consequence, psychopaths are especially drawn to big corporate environments. Because of their *superficial charm* and *glibness*, the lack of social control and the overall competitiveness in the corporate world, their maladaptive behavior is easily disguised. As a result, immoral behavior by psychopathic corporate employees intoxicates the corporate environment.

### 3.2 Organization of concepts

The above description of the interaction between psychopaths and neoliberal society is still very shallow and the delicate mechanisms that form the relationship between these two concepts need more thorough explanation. To create a more comprehensive understanding, an organization of concepts from both disciplines is needed. By doing so it becomes possible to relate micro and macro level concepts to each other in a later stage. Interestingly, we found that several sociological concepts could be coupled with concepts from cognitive neuropsychology. As seen in *Table 2* several individual (psychopathic) traits intertwine with sociological theories and concepts.

**Table 2**

<b>Cognitive neuropsychology</b>	<b>Sociology</b>
Psychopathic trait 'superficial charm and glibness'	Materialistic values Status oriented consumption
Psychopathic trait 'grandiose sense of self-worth', narcissism	Puritan ethic & Game ethic Conspicuous consumption
Psychopathic trait 'conning and manipulative'	Exploitation Interlocking Directorship
Psychopathic trait 'lack of remorse or guilt'	Exploitation

Psychopathic trait 'callousness and lack of empathy'	Self Interest
Violence Inhibition Mechanism	Morality Societal values and norms
Prisoner's dilemma Cheaters	Neoliberal system Elites and transnational class systems Morality

### 3.3 *The relationship between corporate business criminals and society*

In *table 2* psychopathic traits were coupled with sociological concepts and theories and these will be further explained. First, the psychopathic trait *superficial charm* describes the abilities of the psychopath to come across as a completely normal and even intellectual human being by having an ability to charm others in believing he is a well-adjusted and happy person. The reason this superficial charm works and the psychopath is not perceived as a darkly disturbed personality is that in a *status-oriented society* based on *consumption*, appearances play a key role in how people perceive each other. Modern day Western societies are based on *materialistic values* which gives the psychopath an easy cover.

Next to being *superficially charming*, psychopathic individuals are highly narcissistic characters with a *grandiose sense of self-worth*. These character traits fit in perfectly in highly competitive cultures, such as the *corporate world*. The competitive corporate nature is expanded outside the business world through their influence on consumer behavior. *Conspicuous consumption* can cause strong competition between individuals in their pursuit of achieving *status* through materialistic goods. Businesses facilitate this need through advertisement and subsequently gain profits from this *status-oriented morale*. Psychopaths use aversive tools of *instrumental aggression* aimed at obtaining power, dominance or social status. Together with traits such as *superficial charm* and *grandiose sense of self-worth*, psychopathic individuals are well adaptive in competitive constructs of society.

Furthermore, the extremely *egotistical thinking patterns* and behavior belonging to a psychopath are very adaptive in the current Western society in which self-interest is promoted. In sociology, the theories of *puritan ethic* and *game ethic* nicely describe how self-interest serves as a positive trait to survive in a world where seeking help is seen as a weakness. A typical "dog-eat-dog" hostile environment in which self-serving values are intrinsic and even applauded is that of the corporate world and it is because of this psychopaths seemingly flourish in such branches.

In addition, *economic growth* causes organizational structures to be in a constant evolving and developing state which creates a culture of uncertainty. Whereas the normal employee would experience stress, the *callous and unemotional* psychopath thrives in organizational chaos. In addition, this constant state of development decreases personal bonds and *social control* in corporate culture, which gives the psychopath an ideal cover for its *antisocial* behavior.

Because of their *lack of empathy, remorse or guilt* and their *grandiose sense of self-worth* psychopaths are extremely good manipulators. This makes them exceptional at gaining at the expense of others as can be illustrated by the *prisoners dilemma* where defecting yields big rewards for the cheater. The current economic system embodies regulations that promote the pursuit of self-interest such as *interlocking directorship* in which high corporate positions are tossed and traded between a closed elite circle. The promoted *exploitation* of others is also more directly shown in big *white collar* criminal cases such as illustrated in the introduction and this facilitation of the economic system to cheat is embodied by the psychopath. This phenomenon is given an extra dimension through the process of globalization. Big businesses are no longer located in one country but have grown into multinationals with millions of customers around the world. The elite working in corporate business form a new *transnational class* operating in the highest regions of an *economic system* crossing national borders.

Because of this ever expanding nature of the *economic system*, businesses become impersonal nodes in a network where humanity is placed in the background. However, human beings still have moral senses of right and wrong and will be prone to evade inflicting pain in others. This *Violence Inhibition System* is defective in psychopaths which alters their cost-benefit analysis because acting in an immoral way is not seen as aversive. Their overall *cool and detached attitudes* are often seen as positive traits, especially in impersonal business settings. This might be because the normal employee, guided by his moral compass, comes across as a less strong leader and healthy reasoning could be seen as indecisiveness. In contrast, the psychopath has no problem with decision making, even when the moral stakes are high, and is often perceived as being a tough and strong leader. In the end though, their *impulsivity* and *lack of empathy* will either indirectly or directly cause harm to others.

## **4. Conclusion**

The present research outcomes stress the importance of investigating both micro and macro level mechanisms in understanding complex themes involving the interaction between individuals and society. By doing so, this thesis has shed more light on the interaction between white-collar criminals and modern day Western society. It brought forward some very interesting connections. The first finding was that white-collar criminals resemble behavior of that of psychopaths. Second, it has been illustrated that these figures seem to thrive well in the current society. Because of the emphasis on economic growth and wealth an incentive to cheat is created. The high value that is given to market ideals makes businesses powerful and in return they partly shape Western society. Because business environments are extremely competitive, they draw people who are focused on obtaining power and social status. These are key character traits of psychopathy and indeed psychopathic behavior has been found in the corporate world. In addition, psychopathic personalities are often well disguised because of the general focus on materialistic, superficial signs of status.

These findings raised some interesting questions. How can psychopathic personalities be detected? Are there environments in which psychopaths are unable to exercise power? To what extent should our current societal system be modified? In the case of banks, a bankruptcy can have a direct effect on the welfare of society and it becomes clear why this problem is urgent. Is it desirable to let this sector function as it has been doing the last decades? Maybe it should conform to market mechanisms such as other corporate enterprises do. If the consumer stops buying products, the enterprise will go out of business. In this case, the creation of awareness in consumers could shake the existence of fraudulent enterprises. Further research is needed to answer these questions. Several other disciplines can add to our understanding of the current problem. For example future research could include insights from the fields of economics and business studies. These can explore the mechanisms of economic and corporate environments and its interaction with society in more detail.

Although the interaction between individuals and society is a very complex issue, this should not be seen as a restriction on further research. Rather, as seen by the present study, micro and macro level interactions can yield interesting insights resulting in a more comprehensive understanding of the subject. Thus, free of disciplinary restraints, further interdisciplinary research can especially be fruitful in the understanding of the complex mechanisms underlying human behavior.

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Image on front page: retrieved from: <http://www.masjidma.com/wp-content/uploads/2011/01/beer-may-help-brain-injuries.jpg> on 16-04-2013

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#### **5.4 General**

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