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Dramaturgical self-efficacy and opportunity structures for white-collar crime

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Abstract

Perceived self-efficacy is often held to be the most focal mechanism of human agency. It has shown strong potential to explain action in multiple areas highly relevant to understanding crime, at least when the concept is formulated in close connection with the conditions that characterize the criminal acts it is supposed to explain. This article introduces the concept in the context of white-collar crime. To advance our understanding of how opportunities for such crime work, self-efficacy is defined with regard to one's ability to control others' impression of financially relevant information, or what is called *dramaturgical self-efficacy*. The presentation of this concept and its various elements is illustrated with contemporary empirical cases of white-collar crime and is preceded by a discussion of how opportunity structures and perceived self-efficacy have been understood in previous research relevant to the field. The article also discusses how the concept can be further developed with regard to the relationship between motivation and opportunity for white-collar crime.

In research on white-collar crime, opportunities and opportunity structures have been posited as important concepts to explain crime (Benson & Simpson, 2018; Benson et al., 2009; Punch, 1996; Waring et al., 1995). Positions of authority, ineffective controls, organizational complexity, information asymmetries, and diffusion of responsibility are examples presented in this spirit. They all point in the same direction: that white-collar crime is committed in situations where the opportunities to commit crime and not get caught are good. These opportunities encourage white-collar criminals to believe that they are "above the law" and can "operate with impunity." As Gobert and Punch (2007) put it, they commit crime "simply because they can", or more precisely because they *think* they can. The ability to identify opportunities has generally been emphasized as vital to fully understanding the causal

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conditions of crime: The opportunity must be perceived (Cressey, 1973; Coleman, 1987; Shover & Hochstetler, 2006; Shover et al., 2013).

Considering how often opportunities, opportunity structures, and perceived opportunities have been ascribed an important role in explaining white-collar crime, few contributions have been made to the empirical and theoretical development of the field. Most researchers have been content to identify various types of opportunities and slot them into relatively basic categories and leave it at that. Attempts have certainly been made to vitalize research on white-collar crime by looking at it from an “opportunity perspective” (Benson & Simpson, 2018; Benson et al., 2009). Hopes have also been pinned on studies of white-collar crime in which opportunity structures are central to the analysis in a way that “moves the study of white-collar crime from the periphery of criminology to the center” (Benson et al., 2009, 188). Few have yet to take up the challenge, and conceptual and theoretical development has remained embryonic.

The weak development in the field is remarkable, partly given the emphasis in the research on the opportunity to commit crime and partly given the common belief that white-collar criminals often have considerable opportunities to commit crime. White-collar criminals are often regarded as resourceful individuals with a healthy portion of self-assurance and a sense of entitlement and superiority, not to mention arrogance (Shover & Hochstetler, 2006). Belief in one’s ability to commit crime, which can be discerned in these perceptions, has far too rarely been the subject of independent analysis. This article contributes to research in the field by analyzing and conceptualizing individuals’ belief in their ability to commit crime in terms of perceived self-efficacy, that is, “one’s belief about one’s capabilities to organize and execute the course of action required to produce given attainments” (Bandura, 1997, 3). Perceived self-efficacy has proven to have significant power to explain why people take initiative and are energized to act in several different areas, including those with explicit criminological relevance (Bandura, 1997, 2001; Laferrière & Morselli, 2015). The concept also links individuals’ self-images with their social context, which is regularly stressed in research on white-collar crime. Perceived self-efficacy should thus have good potential to develop our knowledge of the process through which various conditions are identified as opportunities for crime that energize action.

The article is arranged as follows: The first section discusses how the concepts of opportunity, perceived opportunity, and opportunity structures have been addressed in research on white-collar crime. The second discusses perceived self-efficacy and earlier attempts to connect this concept to crime. The third section introduces dramaturgical self-efficacy, a specific variant of perceived self-efficacy developed to explain how opportunities for white-collar crime are identified and energize action. Cases of white-collar crime are used for illustrative purposes throughout the section, which begins with some notes about data and method. The fourth section deals with limitations of the study followed by a discussion of how dramaturgical self-efficacy can be further developed. The article ends with some concluding remarks.

Opportunities in research on white-collar crime

White-collar crime: opportunities and positions

That opportunities are an important component of explaining crime is a common dictum in research on white-collar crime (Benson et al., 2016; Madensen, 2016; Benson & Simpson, 2018; Benson & Madensen, 2007; Benson et al., 2009; Shover et al., 2013; Punch, 1996; Waring et al., 1995). The dictum may seem banal but, as Benson et al., (2009, 177) noted, it is of course "not the simple presence of opportunities that matters but rather the specific characteristics of the opportunity structure." These specific characteristics can be hard to pin down and doing so is one of the pressing tasks of research in the field. In this context, particular attention has been paid to the position that an individual or group attains in an organization, profession, or wider community. The significance of the position is particularly notable in the definitions of white-collar crime as crimes that occur in the course of one's occupation and against the laws that regulate this; crimes that may occur in the interest of an individual (i.e., occupational white-collar crime) or in the interest of a company (i.e., corporate white-collar crime).[1] The organizational position provides access to resources and opportunities to hone skills that would not have existed without the position—and that can be exploited to commit crime (Benson & Madensen, 2007; Benson & Simpson, 2018; Benson et al., 2016; Coleman, 1987; Sutherland, 1983; Weisburd et al., 2001). As Vaughan (1983, 85) has put it, "the skills used to commit a violation are those associated with a particular position in the organization." Conceptualizing position-related resources and defining how they reinforce the capacity to commit crime thus becomes central to explaining white-collar crime. Depending on which resources a position gives access to, and their scope, the position gives rise to opportunity structures for crime.

Technical skills and asymmetrically distributed information

The various technical and administrative systems for handling financial assets to which a position can give access are an important aspect of an opportunity structure. This may involve placing orders, executing account transfers, or keeping the books. Rights to use systems of this kind are usually protected through passwords, payment authorization rights, and duality principles that make it difficult for those who do not hold the right position to access financial assets. The access also makes it possible to acquire familiarity with the systems in question: "technical skills" that give the holder an advantage over others (Cressey, 1973; Vaughan, 1983). This is particularly true in areas that are considered complex and where specialist or expert knowledge

[1] Access to a position in occupational life is a component of what is often called an offender-based definition of white-collar crime; respectability and social status are others. Definitions of white-collar crime based on these components differ from offense-based definitions. In the latter, the starting point is the means by which the offense is carried out, usually understood in terms of nonphysical means that involve concealment, deception, or guile; see further Benson (2021).

is far different from the knowledge normally possessed by others, whether those others are colleagues, clients, auditors, or investigators (Shapiro, 1990). When the groups mentioned have limited understanding of the systems in which transactions and assets are accounted for and valued, they seldom have any real opportunity to check whether they have been properly handled. Information is asymmetrically distributed, and an expert advantage arises that provides considerable opportunities to exploit others without their knowledge (Benson & Simpson, 2018).

Organizational complexity and diffusion of responsibility

Complexity is another factor that has been brought to the fore in understanding how the opportunity to commit white-collar crime arises (Clinard & Yeager, 1980; Punch, 1996; Vaughan, 1983; Weisburd et al., 1991). Complexity, arising, for example, from specialization, division of labor, and high transaction volume, creates opportunities to commit crime by making oversight more difficult. Transactions can be buried in the avalanche, individuals played off against each other, information manipulated, and control evaded. This applies particularly when complexity entails difficulty discerning who is responsible for what in an organization, or in a state of diffusion of responsibility (Clinard & Yeager, 1980; Punch, 1996). Individuals may pass queries off to one another and it becomes difficult to demand accountability, which can naturally be exploited by individuals in a position of power. Such a position creates opportunities to delegate and for the holders to extricate themselves from responsibility for the consequences of decisions made and orders given in an organization.

Lack of regulatory oversight and vocabularies of adjustment

Complexity and diffusion of responsibility as facilitators of white-collar crime are closely linked to the absence of clear markers of right and wrong and to sanction systems without sufficient resources to create and uphold rules and guidelines. Absence of credible oversight (Shover & Hochstetler, 2006) and lack of due diligence (Nash et al., 2018) are two conceptual expressions of this. Research often claims that white-collar crime arises as a result of weakening of the organizational structure that provides administration, control, and social support through budget cutbacks and a normative climate in which laws, norms, and ethical guidelines have become secondary. In these conditions, security standards and support functions tend to be perceived as annoying impediments and a financial burden. The opportunities to inspect financial businesses, detect crime and malfeasance, and institute powerful measures diminish and the opportunities to commit crime burgeon. These conditions may also result in government agencies and corporate departments engaged in administration, control, and support being criticized as inefficient, which could further undermine their legitimacy and allocation of resources (Calavita et al., 1997). The foundation is thus also laid for “vocabularies of adjustment” as another element of opportunity structures for white-collar crime: a culture with a language that excuses or justifies violations of the law and provides more or less explicit social support for committing crimes (Cressey, 1986).

Decision-making authority and relationships of dependency

Authority resources, in the form of formal or informal authority to act and make others act, are also included in the conditions brought to the fore in research on white-collar crime. In this instance, the salient matter is the right to make decisions in an organization or, in a few words, "decision-making authority" as central to the opportunity to commit crime (Weisburd et al., 1991, 80). Like other authority resources, decision-making authority can give rise to relationships of dependency and bonds of loyalty that make others blind to finagling, cheating, and out-and-out criminality. When esteemed, admired, or trusted, the holder of a position may not be scrutinized carefully or suspected of crime (Shapiro, 1987). The same effect may be the result of the fear of fomenting conflict with colleagues, bosses, and executives (Sutherland, 1983). A climate in which individuals dare not object—even if they understand that they are making themselves complicit in a crime—creates opportunities for others to commit crime. For example, responsibility for dubious decisions and tasks that are not amenable to legal design may be delegated to subordinates who dare not protest (Baker & Faulkner, 1993; Clinard, 1983; Clinard & Yeager, 1980;). The fear of losing a job and assignments, being passed over for promotion, or disliked by coworkers can induce people to refrain from scrutinizing, objecting, or exposing others—and the lure of being recruited in the future for high-status and well-paid jobs has the same effect (Clinard & Yeager, 1980; Friedrichs, 2010; Vaughan, 1983; Weisburd et al., 2001). Access to all of this constitutes a potential shield against being scrutinized, investigated, and sanctioned: individuals are put "implicitly *above* investigation" and become untouchable (Mars, 1982, 61).

Social contacts and networks

Access to social contacts and networks is another factor brought to the fore in the research. Contacts and networks can be used to get advice, support, and tips on the "tricks of the trade" needed for crime to be committed. They can be used to facilitate criminal business transactions, cover tracks, and confuse; shield the perpetrator from scrutiny, suspicion, and conviction; and give access to various ways to justify crime (Baker & Faulkner, 1993; Calavita et al., 1997; Cressey, 1973; Geis, 1967; Sutherland, 1983; Vaughan, 1983). Networks that improve opportunities to commit crime may also be extended to individuals whose job it is to scrutinize, investigate, judge, and prosecute and change laws and regulations—auditors, police, prosecutors, judges, and politicians (Calavita et al., 1997; Sutherland, 1983). Networks of this kind may also result in an individual who is suspected and indicted for a crime receiving help and understanding instead of being branded and excluded. They may also result in government agencies accommodating corporate interests to such an extent that they fail in their control functions (Friedrichs, 2010).

A summary so far

Based on the research in the field, the following conditions can be posited as central to the understanding of how an opportunity structure for white-collar crime can arise:

- access to, and familiarity with, technical/administrative systems for handling transactions and financial assets, particularly when combined with asymmetrically distributed information
- access to complexity in an organization, particularly when combined with vague decision paths, diffusion of responsibility, and the absence of clear rules and guidelines
- access to an environment with weak credible oversight in which administration, control, and security procedures are neglected, especially when combined with vocabularies of adjustment that provide more or less explicit social support for crime
- access to formal and substantive decision-making authority and social networks, especially when combined with social and financial relationships of dependency or loyalty

What these conditions have in common is that they limit others' opportunities to discover, understand, and prevent what is happening. This mitigates the risk of getting caught, a factor that seems particularly germane in relation to "white-collar types of offenses (e.g., fraud, tax violations, non-compliance with regulatory laws)" (Pratt et al., 2006, 384). Obviously, however, the opportunity to commit crime does not arise automatically through the presence of these conditions. The opportunity to commit crime is not realized until the conditions have been identified as possible options by an individual or a group (Coleman, 1987; Cressey, 1973; Simpson & Geis, 2008). Research on white-collar crime, however, has made little progress through empirical analysis and theoretical concepts to better understanding the process by which perceived opportunities arise and energize action. Aimed at contributing to the field, the concept of perceived self-efficacy will therefore be introduced into research on white-collar crime in the next section.

Perceived self-efficacy and crime: an overview and critique of research

The fundamental concept of perceived self-efficacy is that people guide their lives by their beliefs about their personal efficacy and specifically their beliefs about "one's capabilities to organize and execute the course of action required to produce given attainments" (Bandura, 1997, 3). This conviction constitutes a subjective evaluation of personal capacity in relation to the demands of others as the individual perceives them. Since the demands vary depending on what is supposed to be performed and under what circumstances, an individual's self-efficacy is best characterized as multidimensional and domain-specific (Bandura, 2006; Laferrière & Morselli, 2015;

Usher & Pajares, 2008). The focus is on what people believe they can do in specific situations and under certain conditions.

Beliefs about personal self-efficacy are often held to be the most focal or pervasive mechanisms of human agency, and "an important contributor to performance accomplishments, whatever the underlying skills might be" (Bandura, 1997, 37, see also 2001, 2006):

> Unless people believe they can produce desired results and forestall detrimental ones by their actions, they have little incentive to act or to persevere in the face of difficulties. Whatever other factors may operate as guides and motivators, they are rooted in the core belief that one has the power to produce effects by one's actions. (Bandura, 2001, 10)

Perceived self-efficacy has been shown to have strong potential to explain what motivates and guides action in multiple areas that are highly relevant to crime and criminality: school and education, work and the job market, parenthood and prosocial problem-solving, lifestyle changes, and the ability to control behavior through self-regulation (Bandura, 1997; Pajares & Urdan, 2006; Stajkovic & Luthans, 1998). And if people's beliefs about their academic, occupational, and problem solving-capabilities play an essential role in their motivation to achieve, why shouldn't the same be true for crime?

The idea that people motivate themselves and guide their lives according to their beliefs in personal efficacy seems never to have been applied to white-collar crime. That may seem somewhat remarkable considering the common understanding that white-collar criminals are resourceful individuals in positions of power, often self-assured and endowed with a sense of entitlement, smartness, or arrogance (Shover & Hochstetler, 2006). The concept has been used in research on crime and criminality in general but the theoretical discussion and the empirical operationalization have tended to be rudimentary. Self-efficacy has usually been treated as if it were general and essentially independent of the problem, task, and situation (even though the theory of self-efficacy—as addressed above—is based on the opposite). The dominant idea has been that the degree of self-efficacy is in inverse proportion to participation in crime: low self-efficacy makes people commit crimes, while high self-efficacy makes people follow rules and obey the law. Belief in one's own capacity to solve problems and achieve success by prosocial and legal means in the society in which one acts is thought to be central to the outcome. If it is lost, people resort to criminal solutions (Agnew, 1992, 2006; Agnew & White, 1992; Colvin, 2000). As a whole, however, the findings of the empirical studies in which the notion has been tested have proven a disappointment. The connection between self-efficacy and crime/criminal coping has often been weakly supported.[2]

[2] See, for example, Agnew and White (1992, 488), Baron (2004, 469), Eitle and Turner (2003, 265), Hoffman and Cerbone (1999, 354), Hoffmann and Miller (1998, 93), and Jang and Johnson (2003, 103). In these studies, self-efficacy was studied by having individuals answer questions and estimate their self-efficacy in general. The following question is a typical example: "Some people feel they can run their lives pretty much the way they want to, others feel the problems of life are something too big for them. Which one are you most like?" (Jang & Johnson, 2003, 103). There are few exceptions to this way of measuring self-efficacy, and Agnew (2006, 97) and Jang and Johnson (2003, 98) have been (self-)critical

Considering how clearly a domain-specific and multidimensional conceptualization of self-efficacy has been propounded by those who developed the concept, how it has been traditionally used in criminological studies is remarkable. The absence of legitimate opportunities and an inability to act legally in themselves hardly guarantee criminal actions, as has long been recognized in criminology (Cloward & Ohlin, 1960). Despite everything, criminality is an active act that, like other active acts, can be reasonably presumed to depend on belief in one's capacity to act in some form. Nor is it difficult to find studies in which criminal individuals and groups are depicted, at least in some respects, as resourceful and self-assured; for example, individuals and groups prone to violence are said to "view themselves as tough, street-smart people" (Agnew, 2006, 97–98; see also Laferrière & Morselli, 2015). Such examples indicate that criminals may be quite high in some forms of criminal self-efficacy. It is also eminently reasonable to assume that high self-efficacy constitutes a risk factor for crime because it, as Baron (2004) pointed out, "reduces one's feelings of getting caught and increases perceptions that one can control outcomes" (pp. 475–476).

Based on the above, it is reasonable to conceive of criminal acts as a combination of belief in one's ability to solve problems by criminal or antisocial means, on one hand, and doubt in one's capacity to achieve the same success by legal or prosocial means, on the other.[3] A rudimentary distinction between "legal self-efficacy" and "criminal self-efficacy" has also been made (Agnew, 2006; Brezina & Topalli, 2012; Brown et al., 2009; Laferrière & Morselli, 2015). Criminal self-efficacy here implies the extent to which individuals perceive themselves as experienced and knowledgeable criminals (Laferrière & Morselli, 2015). Thus far, criminal self-efficacy has been conceptualized in broad terms with reference to crimes in general, although it has long been pointed out that research might benefit from looking at more specific measures of self-efficacy (Agnew, 2006; Hoffmann & Miller, 1998; Jang & Johnson, 2003). The latter is also supported by the fact that the explanatory power of the concept tends to increase when the behavior and context are specified (Bandura, 1997; Lent et al., 1997; Usher & Pajares, 2008), although one must naturally also be prepared for the risk that "such specificity can reach a point of diminishing returns if carried too far" (Maddux & Gosselin, 2003, 222).

Proceeding from the above, it is reasonable to argue that further conceptual development in the area should be designed in close connection to the conditions that characterize the criminal act that is supposed to be explained. A central premise should be that crime encompasses a differentiated set of acts performed in various opportunity structures. The concept must also be applicable to individuals and groups who have not previously been involved in criminality

Footnote 2 (continued)

of the process. The studies that indicate a connection between crime and self-efficacy are also those that have sought to use more specific concepts/measures of self-efficacy (Brezina and Tupalli, 2012).

[3] Studies have also shown that prosocial self-efficacy is inversely proportional to antisocial behavior, just as low self-efficacy for future academic success is a risk factor for delinquency (see also Cuevas et al., 2017; Walters, 2019).

and do not view themselves as criminal. This is particularly important in relation to white-collar crime, a category of crime that tends to begin relatively later in the life course (Van Onna et al., 2014; Weisburd et al., 2001) and in which many resist the idea of being defined as criminal (Geis, 1967; Stadler & Benson, 2012). Talking in terms of criminal self-efficacy and defining it based on the self-perception of a criminal career seems clearly unsuitable in this context. It should be far more productive to develop concepts of self-efficacy with regard to the capability required to commit specific crimes, which is the theme of the next section.

The current study

To better understand opportunities for white-collar crime, the concept of dramaturgical self-efficacy is introduced in this section. The presentation of the concept and its various elements is illustrated with cases of white-collar crime, so a few words should initially be said about the empirical material, specifically, the cases and how they have been selected.

Data and method

Ten cases of white-collar crime are used for illustrative purposes to clarify the concept's content and relevance to our understanding of white-collar crime. In all cases, the crime was committed in the course of working in a bank, brokerage firm, or foreign exchange office (briefly described in Table 1). The empirical material in each case consists of the offender's statement, witness statements (colleagues, superiors, family members, etc.), and a large body of documents detailing financial transactions and methods. The ten cases are part of extensive empirical material on white-collar crime in the contemporary Swedish banking and financial industry that has been collected through recurring contact with supervisory authorities and judicial bodies, prosecutors and criminal investigators, and industry actors and industry organizations. The aim has been to collect all legally resolved offenses in the industry (no form of register or equivalent is available). To date, 95 cases over the 1995–2015 period have been identified. The cases have been categorized and analyzed with regard to how the crimes were initiated, the modus operandi of the crime, and the opportunity structures. The offenders' perceptions of their ability to commit crimes based on experiences of and insights into how people and organizations in their environments act emerged as a central feature in the origin of the crimes, leading to what in the following sections is called dramaturgical self-efficacy. The empirical material available in the 95 cases varies in thoroughness and completeness. Therefore, cases that presented especially clear, unambiguous, and congruent information that can be used to illustrate arguments about dramaturgical self-efficacy have been used here.

Table 1 Brief description of the cases

Case #	Case description
# 1	A 34-year-old male financial adviser employed at one of the major banks in Sweden commits embezzlement. The crimes continue for a year
# 2	A 31-year-old male wealth manager with his own company commits fraud and accounting fraud. The crimes continue for five and a half years
# 3	A 30-year-old male broker at a prestigious brokerage commits embezzlement and breach of trust. The crimes continue for five and a half years
# 4	A 30-year-old male bank clerk at one of the major banks in Sweden commits embezzlement. The crimes continue for more than ten years
# 5	A 28-year-old male currency seller at a leading foreign exchange firm commits embezzlement. The crimes continue for three years
# 6	A 43-year-old male bank manager at one of the major banks in Sweden commits embezzlement and breach of trust. The crimes continue for five years
# 7	A 37-year-old female bank manager at one of the major banks in Sweden commits embezzlement and fraud. The crimes continue for more than three years
# 8	A 35-year-old male bank manager at one of the major banks in Sweden commits embezzlement. The crimes continue for nine months
# 9	A 43-year-old male owner of a securities firm commits tax crime and accounting fraud with the help of the company's 42-year-old female accountant. The crimes continue for more than three years
# 10	A 30-year-old male broker at a leading brokerage firm commits fraud together with a 35-year-old male stock portfolio manager at a leading insurance company. The crimes continue for ten months

Dramaturgical self-efficacy: concept and empirical illustrations

Dramaturgical self-efficacy refers to belief in one's ability to control others' impressions of one's own self-presentation.[4] Essentially, it is about belief in one's ability to control what information others have and how this information should be interpreted and evaluated. By means of controlled information, others can be induced to define a situation in positive terms and willingly act accordingly: to grant a loan or accept a securities transaction, to name two examples. Belief in one's ability to manipulate economically valuable information by using otherwise mundane tools such as loans, account statements, and bookkeeping to build a façade behind which fraud can be concealed is the essence of what is here called dramaturgical self-efficacy. This belief encompasses at least three elements. First, it is a matter of knowing and being able to control what information others have or to which they can gain access. Experience of insufficient information monitoring on the part of others seems to be an important condition here. Second, it involves knowing and being able to control how information should be understood and interpreted. Experience of having the interpretative prerogative over

[4] The concept was inspired by readings of Bandura (1997), Goffman (1956), and Habermas (1984, 1987).

others is the key condition. Third, it is a matter of knowing and being able to control the extent to which others will have the courage to intervene and publicly expose the criminality if suspicions arise. Here, experience of being in a position of power over others is a central condition. These three elements and their respective conditions are elaborated on below and illustrated by cases of white-collar crime.

Regarding the first element, knowing and being able to control information, experience of insufficient information monitoring seems to be a key condition, Insufficient information monitoring refers to the experience that others will hand over responsibility for financial transactions and assets without requiring any real information about how they are handled. As a result, the individual obtains an inside view of the finances of others and, by extension, the opportunity to control information about them. The case involving a financial adviser, well-reputed and regarded as a "golden boy" by his bosses, is symptomatic (case #1). In his job, he took care of a large number of affluent clients and handled their financial affairs. Over time, he got to know his clients and how they dealt with their affairs, which made it possible for him to select his victims with care when he ended up in financial trouble:

> I was a premium adviser and worked in private banking. That meant I took care of the most important clients, wealthy clients, the ones with a lot of money, who were "full-service clients." … I knew my clients very well, and I knew which ones kept track of their accounts and which ones didn't. I took advantage of their trust in me.

A wealth manager expressed similar experiences (case #2). The manager regularly sent investment offers to affluent individuals and hoped they would become his clients. As time went by, he discovered that he rarely had to put much effort into convincing potential clients of the advantages of the investments offered to them or into answering questions about the investments. It often took no more than a few days after the offers had been sent until hefty sums flowed into the firm's accounts. When he later sent information about how well the investments had performed, even more money flowed in. When asked whether the clients used to ask for information about the businesses in which they had invested, the answer was short and to the point: "Never." He went on to say:

> And honestly, I have to say, and I believe I have said it before, that I am freaking shocked that this went on for so long … You're actually surprised, considering how many similar stories, so to speak, there have been over the years … and how much has been exposed … That in the first place people in general don't ask questions? And then people who consider themselves knowledgeable in the industry, that they don't ask more questions? … I don't get it. I am surprised. For five years without basically having any money, the thing just kept on turning.

Clients are not alone here: colleagues and bosses are among those who add to perpetrators' experiences of insufficient information monitoring. This may involve turning a blind eye to someone's side-stepping of security procedures or directly discouraging administration and control. For example, a respected broker was confronted with the exhortation to "screw the administrative details, you were hired to do business" when he was drafting administrative procedures and designing control systems for the department he had been made responsible for (case #3). And then there was the bank clerk who was scolded because customers had to wait while he followed security procedures requiring duality in connection with cash handling and access to the bank vault (case #4). The bank clerk said it was easy to gain access to cash and information and scoffed: "Our control systems here at the bank are pathetic." An employee at a foreign exchange firm had the same experience (case #5). Security at the firm was based on the employees executing transactions in the firm's systems using codes that were regularly changed and that employees kept secret from one another. In practice, however, it was, as the perpetrator put it, "no harder than just being there" and "listening to what people said" to gain access to secret codes. Every now and then, coworkers could be heard calling out their codes to each other, just so they "did not have to get up and walk over to [the coworker] and enter their codes themselves," which was required for especially large amounts, or when exchange rates were to be changed. Superiors sometimes used their codes without hiding them, so all the employee had to do was listen, observe, and memorize the codes. Armed with that information, they could—as the perpetrator later did—manipulate exchange rates, execute transactions with fictional customers, and in so doing come to enjoy other people's money.

Experience of having the interpretative prerogative over others seems to be a key component that gives rise to a second element of dramaturgical self-efficacy, namely, a belief that one knows and is able to control how information should be understood and interpreted better than others do. An example of this is the broker who took advantage of his clients asking for deal structures that were so sophisticated that they did not understand how they were to be calculated, valued, and accounted for (case #3). He used these experiences when he wanted to conceal a bad deal he had made for one of the firm's most important clients. The broker said the client in question was skilled at business and understood more than most but did not grasp the complexity of the options deals involved. "He never understood what was involved," the broker said frankly. The situation was the same in relation to colleagues, bosses, and the company's auditors. Even though they had access to the broker's deals and to the administrative systems in which they were accounted for, and even though they asked him questions, they did not comprehend that some of the deals involved were illegal. The broker was well aware of this:

> There were a few women who audited the books … They often sat and asked me about things they did not understand, and I answered. Obviously, they did not ask about … isn't this account skewed, or isn't it actually showing a loss. It was very difficult to detect. I don't believe their skills were good enough to see it.

The understanding that one has a knowledge advantage that can be exploited to commit a crime is, of course, often an extension of insufficient information monitoring. The aforementioned wealth manager who noticed that his clients informed themselves poorly about investment offers soon also noticed that many clients were impressed by complicated and technically advanced verbiage (case #2). Over time, he peppered his offers with complicated terminology and persuaded clients to invest in what were, in reality and as he himself put it, "purely imaginary products." As he saw it, it was not the least bit difficult to "pull all kinds of wool over people's eyes," especially not if the products were "juicy enough," in the sense that they appeared to be financially favorable. In so doing and over time, the manager was also able to deliberately reinforce his interpretative prerogative over his clients. The same applied to a bank clerk who stole millions of kronor from the bank's cash vault over a very long time and manipulated the bank's computer system to conceal the thefts (case #4). When he noticed how his coworkers were eager to avoid the extra work involved in double-checking figures and correcting errors, he volunteered to take on the tasks. He sometimes made mistakes himself that he did not realize until he was lying at home in bed in the middle of the night. But as long as he went in early the next morning, there were never any problems:

> Shit, I never re-entered that thing … When I got in the next morning, there was a discrepancy of three million kronor … That would get noticed of course, so I had to fix it fast. Then I got a phone call from some internal control department:
> "Hey, about this three million?"
> "Oh, I've already taken care of that."
> "Great," they said and were thrilled to avoid the job.

As time went by, the bank clerk increasingly took on more of the bank's error searches, corrections, and other security duties, a job his coworkers were happy to get out of. In the environment in which employees in the banking and financial industry work, immense transaction volumes and numerous erroneous entries that have to be corrected are not unusual. Clients, colleagues, superiors, and auditors quite often accept an explanation that an irregularity must be an error that will be corrected – only to much later be forced to admit that the "error" was actually a crime. The bank manager who avoided getting caught several times by claiming, when clients and colleagues questioned some of her transactions, that something was an error that would be corrected is an example (case #7). The bank manager never even thought she had taken any major risk when she committed crimes because she had learned, as she put it, that "things are corrected all the time at the bank," and one can always cite error to gain time to conceal a crime. Another bank manager serves as another example (case #7). He was called to account for prohibited transfers more than a year before his five-year crime spree was finally exposed. Even though he and his boss were both contacted by the bank's auditors, who were suspicious of a transaction, he was able to avoid discovery by citing error:

> We were on his trail, though we didn't know it at the time … I went to him and asked what it was. He was so slick that he immediately said, "Oh no, I must have posted it to the wrong account." I said, "Well, whatever it is, you need to fix it." He was also in touch with the auditors and explained away the same

> thing as a mistake, that it should have been this or that account instead. And there you have it, we in the branch and the auditors were both satisfied.

A third element of dramaturgical self-efficacy is about control of the extent to which others will have the courage to intervene and publicly expose the criminality if suspicions arise. Here, experience of being in a position of power over others seems to be a key condition. Experience of being in a position of power has to do with the understanding that others will follow orders and do what they are instructed to do, even when the action is not supported by regulations and suspicions of crime have begun to blossom. Conditions like these can be used to gain access to signatures, information, or documents to which one does not have the right of access. One example is that of a man in a managerial position who approached clerks at the bank to gain access to documents from computer terminals to which he had no access privileges, something his superior subsequently remarked upon (case #6):

> It can be difficult for employees when someone above them comes and tells them, "I just want to print this out," basically … That was how it worked, unfortunately.

Another example is that of a bank manager who after many years of impeccable conduct started getting sloppy with the reconciliation between an ATM and a linked account (case #8). An administrator was responsible for following up the documentation of the work. When the administrator pointed out the failings, she was confronted with evasive answers, excuses, and promises of improvements. The problems continued and she had to spend a lot of time reminding the bank manager. The result was an increasingly annoyed and unpleasant bank manager. As time went on, the administrator consequently became hesitant to call attention to the problems and soon stopped entirely, citing reluctance to wrangle with her boss.

A very elaborate case of the use of a position of power is that of the owner of a brokerage firm who dreamed of creating a "Nordic financial house" and presented himself to others as a "successful entrepreneur" (case #9). He justified his demands on others by reminding them that the firm had been built with his assets, but what they did not know was that the company was soon to become insolvent. Wages and invoices were paid through prohibited transactions by means of misappropriating client funds and manipulating accounting records. The company also paid for benefits that were not declared. Other than the owner, the company's accountant was the only employee who had an overview of the company's finances. She had previously been unemployed and considered her job a new chance in life. As a result, she was very concerned about making a good impression on the boss and living up to his demands for a spotless façade. So that it would not come out that the company was insolvent and that client funds were being used illegally, she took the blame for various mistakes. Questions from others were answered with lies and excuses. The owner was just as aware of his power over the woman as she was. He made that perfectly clear through sarcastic comments and by telling her in a superior tone and in no uncertain terms, "I know exactly how far I can push you." The woman was afraid of being fired and given a poor reference. To avoid ending up in that situation, she dared not protest; instead, she did what he wanted:

> Not doing what he said was out of the question. If I had, he would have said something insulting and then showed me the door, claiming that I “refused to work.” I wouldn’t be able to get a new job because he wouldn’t write me a letter confirming my employment or give me any recommendation. And I couldn’t badmouth my former employer at a job interview or really tell them anything. So many thoughts flew through my head. No, I thought, the only thing I could do was go along with it.

Limitations and areas for future work

The main task of this article was to create a better understanding of the process by which opportunities for white-collar crime are identified and energize actions. In the preceding section, I have introduced the concept of dramaturgical self-efficacy, discussing its elements as well as the conditions from which these elements seem to emerge. Surely there are other elements and conditions that can give rise to similar experiences and reinforce dramaturgical self-efficacy in various other ways. Nor do I make any claims that the present account has been exhaustive. The aim has instead been to introduce a concept and show how it can be applied to white-collar crime. I have also argued that conceptual development should take place in close connection with the criminal act to be explained. The cases cited here have therefore been limited to white-collar crime committed in the course of the perpetrator’s employment and against the laws governing it—what is usually referred to as occupational crime. The small number of cited cases came from a specific context, namely, the banking and finance industry. Given the purpose of this article to introduce a concept and demonstrate its relevance to understanding how opportunity structures for white-collar crime work, I have considered the approach acceptable. In the future, the concept must of course be tested against both more comprehensive and broader empirical material for its validity to be verified and limitations identified.

The concept can be further developed regarding the relationship between motivation and opportunity for white-collar crime. The question of whether dramaturgical self-efficacy can also motivate white-collar crime is especially relevant since Bandura (1997, 2000) has argued that perceived self-efficacy not only plays an important role as the means for achieving specific ends; self-efficacy also has impact on other determinants, “such as goals and aspirations” (Bandura, 2000, 75). This begs the question of whether dramaturgical self-efficacy, in addition to creating opportunities for white-collar crime to be committed, may also motivate these crimes. For example, it is reasonable to assume that stronger dramaturgical self-efficacy contributes to individuals believing that they have greater control over others, which should in turn reduce the interdependency in social relationships. By this means, dramaturgical self-efficacy could generate feelings of being untouchable and inhibit the need to conform to others. The distance from others increases and along with it comes liberation from moral obligations. This line of thought is reason enough to consider the relevance of the concept to clarifying what motivates white-collar crime. It also means that dramaturgical self-efficacy may have potential to further develop our understanding of how motives and opportunities, which are often separated as widely differing elements, are integrated and affect each other (Coleman, 1987).

Dramaturgical self-efficacy probably cannot explain why an individual perpetrates covert acts such as white-collar crime *instead* of acting openly. Some other factor must be added that explains the choice of one alternative over another. This raises the question of the conditions under which dramaturgical self-efficacy can be expected to be criminogenic. Belief in one's ability to achieve success by means of a covert act in a given situation, combined with disbelief in one's ability to achieve success by acting openly, could represent one such set of conditions. Covert acts such as white-collar crime could in such a case be explained through a combination of belief and disbelief in relation to *different* types of self-efficacy. A concrete example of how such a combination might be manifest can be had if dramaturgical self-efficacy is contrasted with communicative self-efficacy, which refers to the belief in one's ability to reach consensus with others, a shared belief (Habermas, 1984, 1987). While dramaturgical action is covert, communicative action is open and based on understanding. Communicative self-efficacy is especially demanding in situations where we perceive great risk that others will react to us with doubt and skepticism, or direct repudiation, and we believe it is difficult to get others to accept and support our claims. Failed business ventures, debts, or other non-shareable financial problems are obvious examples (Cressey, 1973). Under these conditions, opportunities to persuade others are limited and fraught with risk. Anxiety, worry, or out-and-out fear of having to present oneself and one's shortcomings in the light of day are the likely outcome. In this situation, i.e., when one is dependent on the acceptance of others to maintain the position one has achieved and with which one identifies, while being afraid that one's career will "go down in flames" if shortcomings become known, honesty becomes risky and painful. This is a situation where honesty and the preservation of social relationships are perceived as conflicting. In such a situation, dramaturgical self-efficacy can resolve the conflict by constituting a resource for avoiding engaging in social negotiation about the conditions that build status in social relationships. With weak prospects for success using communicative action, concealed acts become an alluring alternative. Dramaturgical self-efficacy should therefore be particularly criminogenic in situations where honest action is associated with risks one is eager to avoid. This specific combination of high and low self-efficacy in different respects is, I think, of peculiar relevance to understanding white-collar crime and should be the object of further studies.

Another issue relates to the general social conditions in which dramaturgical self-efficacy may be situated. Because the experiences that strengthen or weaken dramaturgical and communicative self-efficacy are relationally based, both efficacies should be understood as components of a social network that goes beyond the individual. A concept that captures many of the aspects discussed in previous sections, and that should be tested for designating this network, is "institutional market imbalance" (Messner & Rosenfeld, 2012). The concept refers to a social structure in which balance among institutions has been skewed because financial institutions have become too strong. Market shares, profits, and other financially defined attainments have been assigned primary value and become determinative of what and who people take account of and conform to. Individuals and organizational units that "bring in business" and constitute "profit machines," manage complex transactions, or demonstrate their fluency in the parlance and codes of the field set the pattern. They take on a natural authority that sweeps away doubt and induces others to adopt an uncritical attitude towards them. These conditions constitute a breeding ground for insufficient information monitoring as well as interpretative prerogative and power imbalances. Failed investments, loss-making deals, and other shortcomings must in turn be concealed to avoid stigma, and a spotless façade that instills trust in clients, bosses, and the public must be maintained.

As financial conditions become increasingly dominant, non-financial organizations are shunted aside and their influence over people's actions wanes. As a result, administrative, security, and social support functions tend to encounter a negative attitude and be deprioritized. They are rarely directly profitable and are therefore perceived as unnecessarily costly or downright disruptive to the revenue-generating business. Conditions like these give rise to opportunities to commit crime because a control system with low status and scanty resources leads to a low risk of getting caught. In parallel, the willingness to participate in, prioritize, and build up these functions weakens. This is one of many examples that indicate the relevance of using institutional market imbalances to understand the context in which dramaturgical self-efficacy emerges—and therewith a variety of opportunities to commit white-collar crime.

Conclusion

Dramaturgical self-efficacy was introduced to advance research on opportunity structures for white-collar crime. The concept has been presented, and its elements and conditions discussed and illustrated with cases of white-collar crime. The limitations of the study have been addressed, as have proposals for further development of this research stream. These proposals primarily concern the question of motive and opportunity, while the limitations concern the fact that the cases cited here were restricted to a specific form of white-collar crime, usually referred to as occupational crime. This is particularly noteworthy because white-collar crime consists of a large number of crimes committed in different organizational and social contexts. Since the concept of dramaturgical self-efficacy is essentially about belief in one's ability to control and manipulate financially relevant information, I see no fundamental obstacles to using dramaturgical self-efficacy to understand white-collar crime in general and even fraud and crimes of deception broadly defined.

Finally, the concept of dramaturgical self-efficacy also challenges us to increase the power of our explanatory models and strengthen research on crime and criminality by borrowing, blending, and further developing concepts from other fields of research (Weisburd & Piquero, 2008). This article dealt with concepts developed within sociological action theory and interaction theory (Goffman, 1956; Habermas, 1984, 1987) as well as within social cognitive theory (Bandura, 1997, 2001), concepts that have been tested on crime through the inspection of empirical cases (Wright & Bouffard, 2016). The facts that self-efficacy has proven to have good explanatory power in many areas bordering on criminology, and that white-collar crime is strikingly often characterized by elements related to strong self-efficacy, are too encouraging to abandon.

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