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**An Overarched Account of Delinquent Financial Decisions in Terms of Circumstantial Factors and the Beholders’ Success Striving**

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**Scientific Abstract**

The present proposal is targeted at a special form of white-collar offenses called financial delinquency, the uniqueness of which is due to its mundane validity and the difficulty of tracing related acts. We claim scientific exploration of how such unlawful ventures are coded in the cognitive system of those who face, almost daily, temptations to cut edges and ‘solve’ personal financial problems in delinquent ways. In line with the zeitgeist in this field we offer to overarch the two substantive causes for delinquent decisions. One sort of cause is individual differences in terms of Type AB predispositions (ambitions, competitiveness and willingness to much ado to succeed or the opposite approach). Another sort of causes is situational or circumstantial, based on Cressy’s fraud triangle which postulates combined triplet effect of the following factors: 1. Financial problem of the beholder; 2. Opportunity to solve the problem via a delinquent act 3. Rationalization – a way to justify to himself such an act. Operationally, the proposed sample of 120 white-collar male participants will be comprised in two equal and equated groups: 1. Prisoners convicted for white-collar financial offenses; 2. Active financiers in positions which, on almost a daily basis, face, temptations to ‘solve’ personal financial problems in delinquent ways. The following three hypotheses are proposed: 1. Type A personalities, being exceedingly ambitious and competitive, shall be more likely to make delinquent decisions when faced with financial problems, when there is an opportunity to do so and a way to justify that decision (Cressy’s model), compared with type B personalities, who are more relaxed and do not rush to make such decisions. 2. There should be a Type AB difference between the two groups of participants – white-collar offenders and active financiers – Type A tendency will be greater among offenders. 3. Type A personae, especially offenders, are supposed to assign greater importance to delinquent opportunity than non-offenders (active financiers). The design is made in the spirit of the case study data collection, named Functional Measurement (hence FM). Each participant will meet three times with the experimenter. In one meeting he will fill out a cross-validated Type AB questionnaire, while in the 2nd and 3rd sessions he will participate in a replicated FM experiment (the replication is deliberated to strengthen the experiments' internal validity).

**Research Program**

1. **Scientific Background**

**White-collar Crimes.** Recent decades have witnessed headline stories about white-collar crimes, such as illegal stock manipulation by Nochi Dankner in Israel, and the Ponzi scheme by Bernard Maydoff in the USA. The term “white-collar crime” refers to financial offenses committed by individuals whose positions in business and financial organizations make such crimes possible for them (Logan et al., 2019).

White-collar delinquency might have quite a few facets, such as embezzlement, manipulation and corruption, inside trading, illegal trading, hiding of losses or profits, lying to federal agents on trading activities, stealing money from clients, impersonating other person in order to steal money, as well as hedge fund, mutual funds and pension funds fraud (Agapova & Madura, 2013; Dearden, 2016; Peled-Laskov & Wolf, 2016).

A report by Syracuse University’s Transactional Records Access Clearinghouse (TRAC) showed that in 2018, in the month of October alone, over 400 new claims of white-collar crime were brought to the Department of Justice (TRAC, 2018).

White collar crime results in considerable economic damage; in the USA it is estimated to range from $ 500 billion to one trillion dollars a year (Friedrichs, 2007). Apart from the huge financial loss, it causes untold damage and suffering to the victims, while possibly also affecting the trust the public places in financial institutions, especially where corporations are involved (Ashforth & Anand, 2003).

Past studies have found that the public perceives white-collar crimes not as serious as other forms of crime (Cullen et al., 1982; Geis, 1973; Rossi & Henry, 1980). Nevertheless, current literature shows that there is mounting indications that the public perceives white-collar crimes as a serious problem (Dearden, 2016).

Imminently, the common denominator of such offenses is money, directly or indirectly. The present proposal is targeted at financial offenses, the uniqueness of which is due to a combination between its mundane validity and the difficulty to trace related acts. We claim that scientific exploration of the way such unlawful ventures are coded in the mind of the beholders shall boost attempts, substantive and applied (i.e., preventative), to gain related knowledge.

The proposed study is intended to be a follow-up of previous studies. The first was a preliminary examination of the viability of the functional paradigm for the study of inside trading (Peled-Laskov & Wolf, 2016) – a criminal offense in the vicinity of mega stock markets; a type of crime which gives an unfair and illegal advantage to the buyer of related information.

The following study examined mid-senior level white-collar workers who have an access to the financial side of their organizations’ operations. It found connections between aspects of fraud and various personality traits, as well as relationships within the circumstantial fraud model (Peled-Laskov et al., in press). The results pointed to a connection between type AB scores and opportunity of making delinquent decisions. Relationships between opportunity and available means through which the perpetrator can justify his decision to himself and others (rationalization) were also found.

The planned study shall examine white-collar personae with a background of white-collar financial delinquency, aiming to overarch personal and circumstantial factors that may influence decisions to commit white-collar crime. Conclusions will be drawn by examining how individuals make decisions based on a set of assumed facts proposed by the study’s theoretical framework.

**Delinquent White-collar Decisions.** Many studies focus on economic decision-making (Biccieri, 2003; Chetan, 2011; Earle, 2009; Edward & Errouaki, 2011; Fellner et al., 2009; Kahneman, 2003; Yang & Ju, 2012; Zafirovski, 2013). The works of Arieli (2008, 2012), kahaneman and Tversky (2000), Tversky & Kahneman (1988), shed light on irrational psychological processes of economic decisions. The literature speaks of risky economical decisions as a function of various valences, such as self-confidence (Odean, 1999; see also Baker & Nofsinger, 2002 and Shefrin, 2000) and personality factors (Durand et al., 2008). A prevailing distinction is between dispositional (Funder, 2001; Sherman et al., 2010) and circumstantial (Funder, 2009; Reis, 2008) accounts for the to-be-studied behavior. Traditionally there was a tendency to specialize in one of these types of explanation, from substantive and applied perspective. The zeitgeist, however, is an overarching approach, which relates to both types of factors under the same conceptual and operational umbrella. This approach is adopted here as a basis for a design which includes a three-factorial circumstantial model – financial problem, opportunity and rationalization (Cressy, 1953) and a relevant type of predisposition, Type AB (Jenkins et al., 1979).

**Circumstantial Approach.** With regard to Cressy’s model, thus far each of its three components was treated methodologically on the basis of different questionnaire items, in order to achieve a three factorial empirical representation of the model. The present proposal offers a procedurally integrative way to achieve a valid three factorial reflection of individuals’ perception of delinquent risk taking in financial (white-collar) contexts. That is in terms of Anderson’s (1996, 2001, 2008, 2013) Information Integration Theory and the theory’s methodological counterpart – Functional Measurement (hence IIT and FM, respectively). This paradigm offers a rather innovative view which has already exemplified its viability as a means to offer an integrative view on the way social phenomena are coded in individuals' cognitive system (Anderson, 1991a-b-c; 2008, Hofmans at al., 2012; Wolf, 2001). One of the paradigm's core constructs, *Functional Cognitive Schema*, is deliberated to provide an entry to the present attempt to decode some psychological aspects of delinquent financial decisions (hence, DFD). The qualities of such schemata which are relevant to the present context are as follows: It facilitates the development of multi-faceted view of any reality which is meaningful for a given individual.

1. It channels spontaneously relevant and available information into the different components of the related schema. In the present context: financial problem, opportunity and rationalization.
2. Subjective importance (weight) is assigned to the schema components, depending on the individual's circumstantial goals.
3. The end result of such a mechanism of information integration should be reflected in a scalable response; preferably likelihood scale.
4. It sets the stage for a shift from a baseline state, presumably a balanced schema in which each component is equally weighted, toward a rather non-balanced mode, i.e., assignment of greater weight to one component.

On this basis a systematic development of a tool for the measurement and diagnosis of individuals’ DFD schemata is proposed here. Substantively, the paradigm requires an algebraic formulation of any specific sort of schema in a format which states what observable response should be the integrative function of information regarding the components of a presumed schema. Applying the paradigm's basics to the present issue, the to-be-tested formula can take the format which is presented the following formula – **L =** **F** **⊕ O ⊕ R**, wherethe symbol L denotes estimated likelihood that a protagonist (imagined by the participant) will take a delinquent financial decision.

The symbol ⊕ represents an (algebraic) operation which integrates the three facets of the hypothesized schema – financial problem, opportunity and rationalization (F, O and R, respectively). There is an ample theoretical and empirical knowledge which supports the viability of the averaging axiom in cases of related judgments (e.g., Anderson, 1996, 2001; Wolf, 2001). The computational procedure offered by FM enables a numerical representation of the circumstantial profile of DFD in terms of several statistics, such as the relative importance and the integration rule (see exemplifications of the viability of this method in Wolf, 2001, 2002, and Peled-Laskov & Wolf, 2010).

**Type AB.** The distinction between responses attributed to predispositions or dispositions and responses to circumstantial factors is well researched in various branches of the social sciences. For a long period in the mid 20th century many researchers specialized in only one of these approaches. Nevertheless, the evolution of research seems to favor overarching of the two approaches (Staats, 1999) and currently it is hard to find a reported study which does not attempt to examine and validate an integrative model in this respect. In the present context we speak of a model which relates to individual differences in the context of factors which facilitate DFD.

For the present issue, most appealing is the distinction between Type A and Type B persons. The Type AB construct was formed originally as a psychological correlate of coronary disorders (Jenkins et al., 1979). Mounting scientific knowledge provides an impressive support for the original Type AB construct in a variety of contexts (e.g., Jex et al., 2002; Thornton et al., 2011). The unavoidable difference between excessively ambitious finance people and those who put everything in a balanced proportion make Type AB a feasible measure of individual differences in the present context.

Bharati (2018) found that Type A personality was positively correlated with different dimensions of aggression, with some moderating effect of socio-economic status. Accordingly, based on the moral modularity hypothesis (Wolf, 2001) one can expect a relatively instant switch to risky and even delinquent decisions in Type A individuals.

It derives from this construct that Type A persons should be delinquent prone in the context of DFD. As derives from the hypothesis of moral modularity (Wolf, 2001, 2002; Peled- Laskov & Wolf, 2010), Type A financers are expected to shift toward riskier decisions in extreme conditions of **F ⊕ O ⊕ R**, that is a tangible financial problem, a tempting opportunity to achieve easy but illegal profit and a subjectively acceptable rationalization.

**B. Research Objectives and Expected Significance.**

This study intends to examine personal and contextual factors that may lead to financial delinquency. It will use Cressey’s (1953) model and its three components —financial problem, opportunity to make a delinquent decision and a way to justify that decision. The study will refer to personality traits of the participants as well, in light of the distinction between type AB personalities. The study’s model is a special case of Staats (1999) unique recommendation to overarch accounts and methodologists in studies of human issues (cognition, emotion and behaviour). He contends that there are too many studies in too many related fields that suffer from multitude of accounts and methodologies which are targeted at nearly the same phenomenon from different theoretical and methodological angles, which are quite indifferent to each other. We claim that unfortunately this is the case in the literature of white-collar financial delinquency. We were not able to find an overarched approach in this field which attempts to overarch individual differences and circumstantial accounts, as we propose to do. The pioneering aspects of our model are as follows: 1. The approach to the very important aspect of research on white-collar decisions in terms of Type AB; 2. The inclusion of the functional cognitive paradigm as a means to account for a complex circumstantial model (Cressy); 3. Offering a way to overarch 1 and 2 under the same umbrella.

From a methodological perspective it should be noted that Functional Measurement, the methodological counterpart of the Functional Cognitive Theory, is unique in quite a few terms; one of which is its ability to uncover the study’s hypotheses. Namely it is able to avoid social desirability. Such a sophisticated quality is especially important for the study of such sophisticated population (i.e., senior white collars).

**C. Detailed Description of the Proposed Research**

**C.1 Working Hypotheses.** According to hypothesis 1, which will be tested in terms of the participants' mean ratings of the likelihood of delinquent decisions, type A personalities, being exceedingly ambitious and competitive, shall be more likely to make delinquent decisions when faced with financial problems, when there is an opportunity to do so and a way to justify that decision, compared with type B personalities, who are more relaxed and will not rush to make such decisions. According to hypothesis 2, which will be tested via a unique sort of FM statistic, the relative importance assigned to the three schema components, there should be a Type AB difference between two groups of participants – white-collar offenders and active white-collar financiers – Type A tendency will be greater among offenders. Hypothesis 3 focuses on opportunity to make a delinquent financial decision. According to the moral modularity hypothesis moral schemata can shift from normative moral orientation to delinquent orientation as a function of a change in the conditions of reality in a given moment. In the present context one of the three schema components, i.e., opportunity to make a delinquent decision, should enable a test of modularity. According to Hypothesis 3, derived from the moral modularity hypothesis, Type A personae, especially offenders, are supposed to assign greater importance to delinquent opportunities than non-offenders (active financiers).

**C.2. Research Design.** The empirical analysis proposed here is deliberated to achieve a cross-paradigm (circumstantial and dispositional) view on DFD. From one angle, individuals’ DFD schemata will be diagnosed via FM, while from another angle willingness to make delinquent decisions will be diagnosed using Type AB test. Each method attempts to cover some blind spot of the other. FM is supposed to provide a three factorial picture of DFD, which can be conceived as a special kind of functional cognition. We propose to assess such personal profiles on the background of the personal record of financial decisions drown from relevant databases.

**Participants.** The participants will be sampled from two groups of white-collar finance persons – prisoners jailed for financial delinquency and active financiers. Each group will be made of two equal sub-groups Type B and Type A. The two samples will be equalized via sampling of participants for these two groups on the basis of one to one twin-like matching of the members of the two groups in terms of psycho-socio-economical parameters.

A comparison between the results of these groups and sub-groups is instrumental methodologically in the following two respects: 1. Evidently, prisoners represent the practical aspect of delinquency, for whom active financiers are seemingly a comparison group. 2. Such a comparison is expected to provide some answer to the overall implied hypothesis that financial delinquency proneness should be reflected in a combination of dispositional and circumstantial measures (Type AB test and FM).

One group of participants will be sampled volitionally from white collar offenders currently incarcerated in the Israeli prison service, whose former positions in their work made financial delinquency possible. The members of the other group, which will be sampled volitionally (by snowball sampling), will be active senior financiers. This way exceptional participants will be excluded from the two samples. Ideally there should be at least 60 members in each group, overall 120. These numbers will enable sufficient power for any inferential statistical test, even if there will be some small degree of ‘experimental mortality’.

**Measures.** To measure characteristics of AB types each participant will be asked to complete a questionnaire which is designed to distinguish between two personality types (Jenkins et al., 1979). Type A people aim for as much professional success as possible, and type B personae have a more relaxed and compromising attitude. The higher the score a participant receives, the more likely he is to have type A characteristics. The original questionnaire has 52 items. It was cross validated from American English to Hebrew in 1983 (Wolf, 1983) but the face validity of the questionnaire items needs to be adjusted to the terminology of the study's participants. This requires thorough preliminary research. Enclosed please find three items sampled arbitrarily from the original questionnaire: "How often does your job 'stir you into action'?"; "When you play games with young children how often do you let them win?"; "Would people who know you well agree that you enjoy a contest and try hard to win?".

Functional measurement (FM) provides an operationalization of the Cressey (1953) fraud Triangle model. The model offers three factors which are about to account for fraud decisions – financial problem, opportunity, and rationalization. A face-to-face conversation will be held with each participant. He will be asked to imagine serially 18 different cases for a hypothetical individual working in a relevant position in an organization, who finds himself in a situation that characterizes one of the eighteen conditions of the model, e.g. a situation in which the hypothetical individual has a financial problem, there is an opportunity for a risky decision bordering on criminality, and the chance to rationalize the decision. For each situation, the participant will be asked to estimate the likelihood (0–100%) that the hypothetical individual would commit a financial offense. The eighteen numbers representing these estimates will be recorded in a three-factor table (3 \* 3 \* 2) that will be prepared in advance. The model will produce a numerical and quantitative representation of how the possibility of financial crime is coded in the cognitive system of each participant. At the end of this procedure a calculation will be made regarding the relative importance that each participant gave to Cressey’s three factors and overall means of the to-be-compared conditions and groups (a detailed example of relative importance/overall means can be found in Shimkin et al., 2017).

At the end of the quantitative part of the functional measurement, a qualitative variation of such a measurement will be performed. After a short break, the participant will be asked to speak freely for five minutes about the topic/s in which, according to his understanding, the test he just underwent was about (a sort of variation on verbal reasoning). The material produced as part of this discussion will be handled as follows: every sentence uttered by the participant will be marked as belonging to one of three categories based on Cressey’s three components (sentences that do not refer to one of the three components will not be marked and will be disregarded). Such categorization for all the participants (rather than for just a single participant) will enable a group calculation of the relative importance assigned to each of the three components of the model. The calculation method consists of dividing the number of times each component was mentioned by the sum of the three components. These three values of relative importance will be compared with the corresponding values produced in the original, quantitative element of the study. Each meeting is expected to last for about one hour.

Following the nature of FM (Anderson, 1982, 2001; Wolf, 2001) as a sort of single participant experimental design, each participant will meet individually with the experimenter. At the onset of the 1st session the participant will be debriefed about the nature of the study, including a strict promise to take a complete care for his anonymity. He will fill an ethical informed consent. Then, he will be asked to fill Type A-B questionnaire. FM measurement will be conducted in the 2nd session, a week later; and after another week a replication of the 2nd session procedure will be conducted (the results of these two replications will be averaged, to strengthen the validity of the personal FM results). At the end of the 3rd session a biographical questionnaire will be filled by each participant. The overall presumed picture of the results is presented in Table 1. The functional cognitive profile of Type A participants with a record of involvement in financial delinquency should reflect a more delinquent tendency than the active financiers. That is in terms of delinquency attribution in the different conditions of Cressy’s model – a personal financial problem, tempting opportunity to achieve easy but illegal profit and subjectively acceptable rationalization.

**Data Analysis.** This trend should be mirrored in increased attributed likelihood of delinquency as a function of the shift from the left part of (the illustrative) Table 1 rightwards (from a non-delinquent Type B person to delinquents Type A). One statistic to be computed on the basis of the original ratings is the mean of each subject’s set of ratings. Nevertheless, most important is the relative importance assigned to the three components of Cressy’s model (a special sort of related computation is offered by FM). Empirical results, such as the demo data presented in Table 1, are expected to enable answers for the proposed study’s three hypotheses. The table presents the likelihood ratings and assigned relative importance of four demo participants – 1. Non-delinquent Type B (leftmost in the table), 2. Non-delinquent Type A (2nd from the left), 3. Delinquent Type B (3rd from the left), 4. Delinquent Type A (rightmost).

To exemplify the computation procedure, the way in which the RIf ratio (.27), computed on the basis of the Non-delinquent Type A demo participant (the 2nd RIo value below the table of original ratings) is hereby presented. This value is a ratio made of the mean difference between the two means of **O** (48 - 35 = **13**) and the sum of the three other differences produced from the original ratings of O, R and F. It should be noted that in case of three levels of a specific schema component, FM recommends a comparison between the two extreme levels. This way **R** = 61.5 – 21.5 = **40**; **F** = 51.5 – 31.5 = **20. RIo** = 13/(13 + 40 + 20) = .**18** (bolded in the table).

The set of demo data in Table 1 was constructed to show how one of the possible results can align with the proposed study’s hypotheses, recalling that other results are possible as well. The left to right increase of the likelihood ratings means of each of the two sets of two participants and the higher means of the two (rightmost) delinquent participants are in line with Hypothesis 1. Hypothesis 2 relates to another statistic, i.e., the relative importance assigned to the three schema components (**RIf, RIo and RIr**). A left-to-right screening of the three lower lines of Table 1, which present these statistics, is indicative.

Firstly, the non-delinquent Type B participant seems to form a two-hand scale that almost ignores opportunity (.05) and precisely equips the importance of financial problem and rationalization. Comparing this picture to the non-delinquent Type A reveals an entirely different depiction. Opportunity (.18) is much more important for him than for non-delinquent Type B. For him, rationalization is more important than for the non-delinquent Type B. This trend, if found in the proposed research, should raise a possibility that Type A, beyond the fact that he is considered as non-delinquent, should be related to as belonging to a risk group. That is due to the clinical convention according to which rationalization is especially important for criminals.

With regard to the two delinquent demo participants the salient trend of the non-delinquents, i.e., Type A person assigns much more importance to opportunity than Type B is evident here as well (.25 vs .08). The delinquent Type B is not different from the non-delinquent Type B; for him as well there is nearly two component scale, made of financial problem and rationalization (.46 and .46). A delinquent Type A seems to share the triple profile of the non-delinquent Type A (.27, .18, .55 and .25, .25, .50). In both cases, these is an indication for a two component cognitive scale – rationalization on the one hand and the other two components in the other hand. This, if found in a real research, might accentuate the relative importance of rationalization for Type A people, regard of the fact that there is no criminal record. The results presented in Table 1 enable an examination of Hypothesis 3 (moral modularity) in terms of a comparison between the participants’ mean ratings in two conditions – no opportunity vs opportunity for a delinquent decision. The bolded means (upper line of numbers below the table) provide an answer to this question. There is a little delinquent shift of non-delinquent and delinquent Type B demo participants (27 to 30 and 30 to 35, respectively) and a noticeable shift of non-delinquent and delinquent Type A participants (35-48 and 40-60).

Table 1

*Estimations of the Likelihood of DFD Decisions Made by Imaginary Type A and Type B Finance Persons, White-collar Prisoners and Active Financiers*

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Non-Delinquent Delinquent**

Type B \_\_\_\_\_ Type A Type B \_\_\_\_ Type A\_\_\_\_\_\_\_

**O** No Yes No Yes No Yes No Yes

**R** L S M L S M L S M L S M L S M L S M L S M L S M

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**F**

**M** 22 42 62 25 45 65 30 45 60 33 58 83 25 45 65 30 50 70 35 50 65 45 70 95

**S** 12 27 42 15 30 45 20 35 50 23 48 73 15 30 45 20 35 50 25 40 55 35 60 85

**L** 2 12 22 5 15 25 10 25 40 13 38 63 5 15 25 10 20 30 15 30 45 25 50 75

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**Me an**  **27** **30** **35** **48 30** **35** **40** **60**

**RIf** .475 .27 .46 .25

**RIo** .05 **.18** .08 .25

**RIr** .475 .55 .46 .50

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\* F = Financial problem; O = Opportunity; R = Rationalization

M = Much; S = Some; L = Little

RIf = mean relative importance assigned to financial problem

RIo = mean relative importance assigned to opportunity

RIr = mean relative importance assigned to rationalization

**C. 3. Pitfalls and Expected Outcomes**

Possible pitfalls are as follows: 1. Accepting entrance to Israeli jails is quite complex. 2. Getting a participation agreement for active financiers is not simple. 3. An anonymity promise to participants is expected to require special interpersonal trust between the experimenter and the participant. Overall, there is accumulated experience in coping with these problems especially in terms of recruiting participants preserving their motivation during each experimental session and of course maintaining participant-experimenter trust. Concerning Israel Prison Service permission to involve prisoners in the proposed study’ the request to do so is already in process and the chances look very promising. For example, one of our two researcher's team, has already received confirmations for five studies in which the participants were prisoners (for example: Peled-Laskov et al., 2019).

**C. 4. Conditions available for research**

1. We have a free access to research laboratories in Ashkelon College 2. We enjoy the help of highly qualified statisticians. 3. Quite a few MA students (Criminology, Social work and Psychology) in the college are eager to participate in such studies.

**An Additional Offer**

The present proposal focuses on already convicted white-collar workers. The potential theoretical and methodological gain of such a study was pointed at in Chapter B above. Nevertheless, assuming that these objectives will be achieved, a possible applied objective should be pointed at. Namely, development of an overarched tool deliberated to predict financial delinquency among white collars. Assuming that these employers can imagine the gain from a tool which enable predictability of delinquency, they might consider cooperation with us in the following two ways:

1. An attempt to assess the present study's results on the background of risky financial decisions of each of them in his former workplace. Anonymity should be rigorously kept. The results of this analysis will give a sort of backward prediction of delinquent decisions.

2. Assuming that these working places will cooperate with us, on an anonymity basis, they will be asked to enable such a comparison to be conducted where the participants will be a sample of regular workers which will agree to participate in the same research which is proposed above; of course, anonymity should be promised and kept rigorously.

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