

Criminaloid Dynamics of Financial Crime in Indonesia

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ABSTRACT

White-collar crime has an aspect of criminaloid in the form of moral and ethical, trust, and occupational violence. The intersecting white-collar crime context with moral and ethical violence leads to action disharmony based on the cultural ethic principles of certain sub-cultured groups. On the other hand, the correlation with trust violence includes job-legitimation abuse. For professional violence, the realization includes job legitimation. The results are observable in the criminal statistics data of Indonesia. The trend shows significant fluctuations, such as the crime statistics in Indonesia from 2011 to 2019. The lowest rate was observable in 2018, with 17.813 cases. On the other hand, in the previous years, the rate tended to be stable, with 20.470 cases in 2011. The cases decreased to 20.033 cases in 2012 and increased to 21.345 in 2013. Then, the rate increased again in 2014 to 21.404. In 2015, the rate increased to 21.646. In 2016, the rate decreased to 20.459. This research identified the criminaloid aspect of financial crime in Indonesia. The applied method was a qualitative grounded theory with case illustration. The researchers focused the cases illustration on 5 cases based on criminal statistic classification. The researchers interviewed the informants comprehensively on these five cases based on the pre-determined criteria.

Keywords: [Criminaloid, financial crime, Indonesia]

INTRODUCTION

White-collar crime has an aspect of criminaloid in the form of moral and ethical,

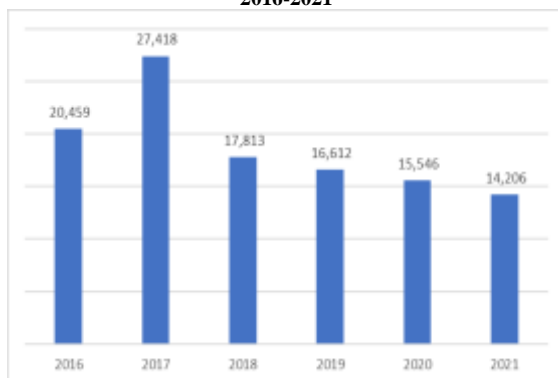
trust, and professional violence. The intersecting white-collar crime context with moral and ethical violence leads to action disharmony based on the cultural ethic principles of certain sub-cultured groups. On the other hand, the correlation with trust violence includes job-legitimation abuse. For professional violence, the realization includes job legitimation.

In this context, the arranged classification on the criminal statistic record shows that white-collar crime includes fraudulence, embezzlement, and corruption. Thus, the criteria of criminaloid aspect are observable in the understanding of embezzlement. The criteria are based on the Article 327 of the Law Book of the Penal Code as an act of taking other individuals' belongings partially or completely in which the overtaking of the belongings is observable on the doers and occurs legally. For example, an individual overtakes certain goods due to his task or official rank. This action intends to overtake goods or money within his authority in which the goods or money belonging to other individuals. Lamintang & Samosir explain the term embezzlement refers to right and trust abuse. The understanding of embezzlement includes two elements: the doers and the objects. Embezzlement due to the doer element includes the intention to embezzle any goods or belongings of other individuals. on the other hand, the embezzlement of an object includes the admission of any goods as the embezzlers' belongings both partially and completely,

under the embezzlers' authorities, against the law and done intentionally (Tongat, 2011). Based on this concept, the researchers present types of embezzlements, such as common embezzlement (Article 372 of Indonesia's Penal Code), light embezzlement (Article 373), the burden of proof for embezzlement (Article 374 and Article 375), and embezzlement committed by a family (Article 376), and embezzlement (Article 377). From the types of embezzlements, Indonesia's Penal Code also explains other types of embezzlement crimes, Articles 415 and 417. The Articles explain that the crimes deal with malfeasance. Currently, this crime is managed by Law Number 31 the Year 1999, and Law Number 20 the Year 2001 about corruption.

The trend of embezzlement in Indonesia fluctuates significantly. The researchers collected the embezzlement data from 2011 to 2018. The highest rate was in 2017, with 27.418 cases (see Figure 4.1). The lowest rate was in 2018, with 17.813 cases. On the other hand, in the previous years, the rate tended to be stable, with 20.470 cases in 2011. The cases decreased to 20.033 cases in 2012 and increased to 21.345 in 2013. Then, the rate increased again in 2014 to 21.404. In 2015, the rate increased to 21.646. In 2016, the rate decreased to 20.459.

Figure 1. The Trend of Embezzlement Cases in Indonesia 2016-2021



Source: Crime Statistic Indonesia BPS (2019;2023)

The high rate of embezzlement cases is observable in all of Indonesia's provinces. Based on the observation results, the

researchers found that Metro Jaya, Northern Sumatra, Southern Sumatra, Western Java, and Central Java had a high rate of embezzlement cases (see figure 1). The highest case in 2017 had a distribution of 5.823 cases, centralized in the Metro Jaya region, 4.197 cases in East Java, and 3.608 cases in Western Java (BPS, 2019). On the other hand, from the periods of 2019 to 2022, the high rates were observable in Northern Sumatra with 2.740 cases, Metro Jaya with 1.503 cases, and Western Java with 1.008 cases (BPS, 2023). In this article, the researchers collaborated on a case study of the criminal dynamics with the roles of financial crime in Indonesia.

MATERIALS & METHODS

28 the Year 2007, J.O, Article 64 Clause (1) of Indonesia's Penal code. JAT collaborated with some individuals from different corporations. JAT committed fictive invoice trades and publishing. From January 2010 until July 2014, JAT sold various goods to meet the orders of ET from Hardys Retailindo corporation. JAT also cooperated with IGAH and RB. However, JAT consciously reported the Periodic Tax Notification Letter of Value-Added Tax without any real transactions as requested by ET. The requests were represented by IGAH due to the domestic goods purchase requests. JAT gained some reward from ET with a percentage of 36% Value-Added Tax published by Hardys Retailindo corporation. JAT also cooperated with Bu, a director of Multi Wahana Muda corporation. The cooperation was about promotion necessities or promotion gimmicks for the Moringa milk brand. This cooperation claimed the milk was imported on behalf of cargo service by Alfa Omega Providensia. All documents, starting from the good offering, purchase order, tax invoice, and checking account were on behalf of Alfa Omega Providensia corporation. The agreement of the checking account was only for accepting payments from Sanghiang Perkasa corporation. On the other hand, the travel document was in the form of blank

forms for Alfa Omega Providensia corporation. Then, the blank forms were filled by Multi Wahana Muda corporation based on the necessities. Therefore, all documents from the good offering, purchase order, tax invoice, and checking account were fictive but they made the documents look to have real transactions between Alfa Omega Providensia and Sanghiang Perkasa. JAT also published irrelevant tax invoices from the reality to Multi Wahana Muda corporation. JAT also became a broker of irrelevant tax invoices for Multi Wahana Muda corporation. The request, an irrelevant tax invoice request, occurred when BU asked JAT to get some referred tax invoices as the mean to reduce the paid taxes of Multi Wahana Muda. Thus, JAT could receive a percentage of 36% Value-Added Tax in the tax invoices.

In this process, JAT created some activity flow. After the employees at the accounting division recorded the good-sale data and the expense of value-added tax, the employee would know the tax amount gap to pay. Then, after finding out the tax amount to pay, the accounting division, DS, reported to JAT about the amount of the value-added tax to pay. After that, JAT asked DS to find any corporations that could provide tax invoices as income taxes. The income taxes were useful to reduce the tax expense after the publication. Thus, the value-added tax to pay would be lower as recommended by JAT's financial condition. Then, if the irrelevant income tax invoices were calculated along with the paid value-added tax, DS reported the calculation differences to JAT. Then, JAT would receive approval about the amount to pay.

RESULT AND DISCUSSION

The Criminaloid Study based on Five Embezzlement Crime Illustrations

The theoretical dimension of criminal perpetrators had some incisions with the illustrations. Green (2001) attempted to transform white-collar crime into an occupational crime concept. The crime occurs as the consequences of legal jobs as

the specific feature of conventional crime. Robin (1974) became the first figure to propose the transformation of white-collar crime into occupational crime. Therefore, occupational involvement was applicable to identify the opportunities for the perpetrators in committing crimes (Green, 2001:406). On the other hand, the occupational deviance¹ by Pino (2001) shows that the occupational profession could be done individually by violating the morals and ethics, trust, and the given job. Financial crime, specifically tax embezzlement, reflected low group control toward individuals (van Onna, van Geest, & Denkers, 2018). Therefore, the individual aspect had a vital role to control individual behavior. Furthermore, the researchers investigated the attached criminaloid aspect of the perpetrators. This aspect consisted of physical and psychological characteristics, such as doubt to act, being easy of sharing acknowledgment, moral and intellectual sensitivity, and social and cultural status within the social control perspective. Then, the researchers connected various variables with the given data from the data sources, five illustrations.

1. The Absence of Physical Characteristics and Psychosocial Aspect Tendency

From the interview results with the respondents, the researchers did not find any physical characteristics or specific psychological characteristics from the respondents. Besides that, all respondents were categorized as normal individuals with excellent communication skills and high education levels. Blicke et al. (2006) explain that only a percentage of the population may suffer from psychological and physical problems with white-collar crime. The observation results showed that the respondents did not have specific and different physical characteristics from common people. Based on the observation, the researchers did not find any specific physical features related to physical and psychosocial aspects. Thus, the researchers

specifically observed the cognitive aspect of the summary. the respondents' behaviors. Table 4.5 shows

Table 5. The Demography of the Embezzlers

Case Identity	Specific Physical Characteristics	Psychosocial Characteristics	Field Notes (Gesture)
ARM	None	- feeling proud to have double jobs as a tax consultant although having no license - feeling that no one was put at a disadvantage - having preferences to always change the communication devices annually	- engaging in the eye-contact with the researchers - having flat facial expressions and spending time explaining his innocence - tend to remain transparent while telling the chronology in detail - being enthusiastic while telling his involvement in committing the manipulation
FS	None	- feeling that no one was put at a disadvantage - feeling proud to be the leader of 43 corporations - frequently blaming the weakened corporate policy system in Indonesia - feeling happy to be respected	- engaging in the eye-contact with the researchers - frequently crossing the arms on his chest - frequently having high-toned voices while discussing the ownerships of 43 corporations
HB	- none, but frequently complaining about congenital diseases, such as fatigue and tiredness	- feeling that no one was put at a disadvantage - having the intention to prepare for the future days with excellent financial conditions	- having low-toned voices and frequently saying 'sorry' - frequently crossing his arms on his laps - asking for pure water and drinking the water slowly
SSK	- none but frequently told he could not sit for a longer time	- assuming that no employees were involved in his crime and no occurring disadvantages for other individuals - assuming himself as a successful and modest individual	- feeling discomfort while sitting because he always changed his positions - having a low and flat-toned voice - frequently smiling - frequently moving his legs
JAT	None	- feeling that no one was put at a disadvantage - frequently blaming the weakened corporate policy system in Indonesia	- frequently raising his tone and feeling that he did not commit any crime - being capable of looking at the researchers - frequently crossing his legs and changing his sitting positions

The researchers referred to the neutralization technique proposed by Skyes & Matza (1957). The crime included the denial to admit the common values and norms. The group committing this denial had agreed with the construction of new norms and values as the antithesis realization of a common community. The agreement transformed the crime into an action without feeling guilty. Therefore, the characteristics of crime include the value system and community norm shifts of the perpetrators (Skyes & Matza, 1957; 664). The neutralization technique is a process of normalizing criminal action into something normal and agreed with manners. The technique divisions include:

1. Denial of responsibility
2. Denial of injury
3. Denial of the victim

4. Condemnation of the condemners

5. Appeal to higher loyalties

From the interview with ARM, the respondent stated that the embezzlement was based on other individuals' requests, and appeals to higher loyalties. ARM explained "honesty, I am not an evil person because I only did my super ordinate's order. For me, my action did not make any individual at disadvantage. My action saved the corporation from bankruptcy. Matters dealing with tax are not my responsibilities because they are the top management's responsibilities. ARM FS also explained that no parties were at disadvantage due to his business. FS stated that "I took care of all administration businesses of corporations based on the clients' requests to collaborate. Therefore, it was a win-win solution. Thus, I did not commit any crime since no parties

were at disadvantage. My action brought advantages for the country with the paid taxes. On the other hand, the arguments about the condemnation of the condemners were observable on JAT. The respondent explained that his action did not steal the people's money. JAT explained, "I paid the taxes but the procedures might be messy while reporting the taxes. Thus, it was weird if someone paid his taxes but he received punishment. If I was doing a crime, those corrupters stealing money from the people were even worse than me. You know - my paid taxes were corrupted while I did not commit any corruption.

This condition was in line with the interview results. The results indicated the tendency of personal disorders, such as narcissistic personality disorder, NPD, in some respondents. The indications of this disorder, NPD, include: not feeling guilty, preferring something luxurious, being incapable of receiving criticism, and taking advantage of other individuals (Caligor et al., 2015). Then, the characteristics of NPD or other disorders within white-collar crime included aggressiveness at the working places and an increased tendency of taking other individuals' rights (Blickle et al., 2006). However, psychologists explain that psychological problems, such as NPD could be considered a criminal act. The involvement of white-collar crime might be caused by neutralization action dealing with psychological and physical problems. The problems could justify what a criminal does and applies to make his actions correct (Eaton & Korach, 2016). These matters were observable in SSK's case. The respondent told he suffered from physical and non-mental organic illness or mental problems. One of them was - the intention to commit suicide although the researchers did not find related indicators of the physical and psychological character absences. However, the researchers positively found related natures, in this case, the other criminaloid indicators, that encouraged individuals to commit white-collar crimes.

2. The Dynamics of Self-Esteem and Doubt in Embezzlement Cases

The second indicator was - doubt to act. In this research, the criterion was - low self-control. Bickle (2006) concluded that lower self-control of an individual led to higher possibilities related to white-collar crime. One of the related risks to the greatest organizational human source power is - employing an individual in a trusted position. This condition provided higher possibilities to abuse the authority position. However, when the individual received higher pressures and had higher opportunities, their self-control could be lower and facilitate the action of white-collar crime. The actions showing low self-control tended to involve direct satisfaction with non-complex risk (Eaton & Korach, 2016).

Lower self-control influenced the individuals' actions. In SSK's case, the doubt to act was observable in the legal status differences that brought advantages for SSK's status while having an official position. Besides that, SSK did not know the exact tax calculation to pay in 2009. SSK explained that "at the beginning, I doubted because I was an old man. You know - I had not many choices at my age. On the other hand, I had to think about my domestic staff at home. At the beginning of 2009, it was going smoothly and safely until I made my invoices. I could do it because I was a director and a commissioner. Thus, I thought I knew the responsibility."

Hirschi and Gottfredson (1987) explained that individual risk decisions might be impulsive because of the job and high reputation of the individual. FS' cases also used his reputation as the director of various under-name corporations. FS thought he surely could do his business in the future and prepared other various corporations. FS admitted "I mostly doubted when I had to establish my first corporation, probably in late 2005. Since that time, I have been establishing 43 corporations but only just the names without any businesses running. In 2005, my action was still safe. In 2010, I

met a business colleague and I thought that was the right moment. I assisted his good-import procurement and custom matters. At that time, he was looking for any tenders that wanted to store his goods."

The criminaloid indicators of ARM occurred due to his doubt to act. The researchers also found the same findings in some white-collar crime cases. Although some individuals might argue that white-collar crimes required carefulness and planning, the reality showed many white-collar crime perpetrators appeared to intend to get immediate benefits. ARM's doubt was categorized high because he was only an ordinary employee at the corporation. ARM explained "I was ever being threatened if I did not assist in making fictive tax invoices. I was gonna be fired. Moreover, at that time, I was guaranteed to receive a 2% reward from the tax invoices I made. Thus, since I needed and I did not want to be fired, I took the job."

The conditions of ARM, FS, HB, SSK, and JAT were in the business sector with lower self-control. They were frequently involved in a shortcut way by committing criminal actions to get profits in a short time instead of taking the official procedures to get the profits. Comparing the time allotment and the cost of a chance of committing a white-collar crime would lead to the incorrect direction and avoid legal procedure (Lugo, 2013).

3. The Vulnerability of Decision and Acknowledgment Shakiness

The third indicator was - easily sharing acknowledgment related to hedonism culture. Hedonism deals with the materialistic culture, living style, and living places of individuals who have business dreams. Coleman (1987) explains that the business's competitive nature has a strong hedonistic feeling. This feeling turns into the personal nature and motivation of white-collar crime perpetrators. Based on the Report to the Nation (2014), a percentage of 43.8% of perpetrators lived outside of their capabilities and a percentage of 37%

acknowledged their financial problems.

SSK realized that he did not pay the tax for four years. This action intentionally collected the value-added taxes of six partnering corporations but SSK did not pay the taxes to the country. The action occurred because FS, HB, and JAT had opportunities in the form of financial problems or personal interests. In the illustrations, all perpetrators did not submit the Tax Notification Letter based on corporate obligations. HB explained, "I checked my employee and found out the cash flow was not excellent because of many external operational costs. My wife and I worked here while the liability got higher from 2009 until 2013. Thus, the capital of our corporation cannot afford the tax. Therefore, I thought the most important was to secure my taxes no matter what it took."

Hedonism tended to improve the possibility of individuals committing a white-collar crime (Blickle et al., 2006). The characteristics of white-collar crime include personal interest to get greater monetary profits. For example, ARM's case was an example of embezzlement because the process altered the accounts from corporate accounts to personal accounts. The confession explains, "I just did the order even though I knew it was a mistake. I believe I did not do this action on my behalf because I am just a field guy." Then, SSK's case also showed how the respondent took personal profits outside of his official position. The strong focus on hedonism and the combination of the profitable occasion contributed to the motivation and encouragement to commit unethical behaviors (Eaton & Korach, 2016). SSK explained his needs in the future that had to be supported. He explained, "I was just thinking about my future life to be free from poverty. I also wanted to pass the excellent condition to my grandchildren. You know how much to pay the health insurance, it is expensive."

4. The Moral Tolerance and Intellectual Levels

Then, the fourth indicator was moral sensitivity and intelligence related to moral force with attachment, involvement, commitment, and belief (Hirschi, 1969). Sampson & Laub (1993) explained the tendency to commit a crime would increase along with the decreased conventional bond of the community. They argued that social bounds or relationships and the manner of the social bound process could decrease the criminal risk and change the life span. On the other hand, teenagers construct and maintain vital social bound with their peers and schools. For adult people, constructing and respecting social bounds are important for social and economic institutions of different ages, such as partners and jobs (Sampson & Laub, 1993).

Moral force refers to weakened social bound with stable relationships toward the social relationship of white-collar criminal perpetrators. The weakened bounds, such as attachment, involvement, commitment, and belief are replaceable with an institutional bound. This bond influenced an individual's moral force (Onna & Denkers, 2018). Hirschi explained that social bounds prevented individuals to commit crimes (Moyer, 2001: 148). Hirschi also argued that crimes and deviances occurred because individuals had weakened or broken social bounds. The first aspect was the weakened attachment in terms of the perpetrators' relationship with the community within the moral aspect. The individuals' behaviors were based on the acknowledged values of the individuals. Individuals with stronger bonds with the values had a higher potential of not committing crimes and deviance. The second aspect was a low commitment in terms of individual obedience toward the applied norms in a community. The third aspect was the involvement of the perpetrators in community activities with specific businesses. The last aspect was - a belief that contained the value and norm system to adhere by the perpetrators. In this case, the belief could be different from the

community. Every individual had specific beliefs toward values or norms with the influence of the origin of the community background.

For example, HB and SSK had the same criminal roles. They committed embezzlement with the assistance or encouragement of the peer perpetrators. This finding showed that the perpetrators' bounds were stronger than the social bound. Then, the weakened social bond could influence individuals' actions, such as committing suicide. SSK's case lasted from 2009 to 2012 with some egoistic efforts of committing suicide. The efforts were based on unsuccessful social integration by the individual. Moreover, SSK's condition knew he committed tax embezzlement. SSK admitted, "when I was caught, I just only thought about dying because I could not do anything. I wanted to live easily but I was imprisoned so what else I could do?"

5. The Acknowledged Social Status

The fifth indicator is social and cultural status within the criteria of overconfidence and over-appreciation for self-authority. Aguilera & Valdera (2008) explained that authority became the main part of corporate fraudulence. They also classified various business corruption cases as classic implementations to dominate and gain personal or corporate profits. This nature was mostly observable in executives that committed larger corporate crimes and smaller corporate crimes. Most fraudulence was committed by employees. However, in terms of the time and the amount, those with higher positions would have higher changes, 8 times higher, than the common employees. Aguilera & Valdera (2008) explained that white-collar crime took and obtained authority in different manners but the results were the same and tended to be corrupt. The explanation showed the case of SSK as an elderly individual, as a freelance employee; and FS and HB as directors. The perpetrators used the trust with related official position legitimation. They used their powers and dominations to make other

individuals suffer from disadvantages by committing embezzlement (Leonard, 2002). Dealing with official positions, FS, HB, SSK, and JAT were the directors of corporations. Thus, their positions should be understood with Law Number 40 the Year 2007 about Corporations. As stated in Article 1, Clause 5, of Corporation Law, the respondents, as the directors, are defined as the organ of a corporation with the authority and responsibility to manage the corporation for the sake of corporation interest, the objectives of the corporation, and the corporation representations both inside and outside of courtesy based on the statutory provisions. Tumbuan (2013) explains that the tasks and authorities of directors include:

1. running the corporation based on the interest of the corporation and the intention and objectives of the corporation (Article 92 Clause 1, Corporation Law). The management of a corporation included the collegiate responsibility by promoting the individual responsibility of the

authorized directors (Article 97 clause 2 and Article 104 Clause 2, Corporation Law). Furthermore, the position of the Chief Director was limited by the business judgment rule (Article 92 Clause 2, Corporation Law):

- a. The Legislation
 - b. The intention and objectives of the statutory provisions
 - c. The limitation of the statutory provisions
2. The directors represented the corporation both inside and outside of courtesy under other specific limitations (Article 97 Clause (5), Corporation Law):
 - a. Disadvantages that are not the directors' errors or negligence.
 - b. The directors managed carefully and faithfully.
 - c. The directors did not have a conflict of interest.
 - d. The directors acted to prevent disadvantages or further disadvantages.



Figure 4.3. The Documentation of the Research Interview

The Analysis of Criminaloid Aspect Contribution to Embezzlement

Low self-control of the perpetrators became the indicator of committing embezzlement. FS, HB, SSK, and JAT had dominant self-control. On the other hand, they encountered very difficult options. Thus, they received environmental elements that stressed their self-control. The results were the crime-determinant dynamics of embezzlement on the respondents' self-control. The control depended on various intentions and options. The morality aspect became an important matter to determine the perpetrators' self-

control because the aspect had a strong manipulative element to perceive crimes as correct actions (Gelder & Vried, 2016). Besides that, the maturity levels of the perpetrators and their education levels could stimulate the embezzlement crimes. The case illustrations of FS, HB, SSK, and JAT were correlated with their official positions, as corporate directors.

The theoretical dimension of criminal acts, proposed by Clinard-Quinney (1972), was based on three aspects. They were the violated legal and ethical aspects, the perpetrators' careers, the collective support

of criminal behaviors, the correlation between the criminal behaviors and the legal behaviors; and the social reaction and the legal process.

1. The violated legal and ethical aspects

The definition of crime appears from the agent with political nature and authority in a community. The illustrated financial crime, by committing embezzlement, within the context of tax and profession was the realization of activity accommodation to manage the community's behavior. This process was useful to close threads from corporate learners.

2. The perpetrators' career

The behaviors of the perpetrators appear from the normal and activity formations as parts of individual criminal development. This matter included the social roles of the perpetrators in the job activity and various criminaloid aspects.

3. The correlation between criminal behaviors and legal behaviors; and

The incision between the job task and the behavior was categorized as a crime within a biased spectrum. This matter included moral and ethical, trust, and job-related matter violations.

In the context of a job or profession, the violations during the job activity are correlated and occur with the jobs (Robin, 1974). Green (1990:13) emphasized that crime occurred by creating and using opportunities via job legitimation. Furthermore, occupational crime does not only refer to the dignity and social status of the perpetrators. In the context of embezzlement, the researchers tracked two realizations; organizational occupational crime and individual occupational crime (Green, 2001). From this understanding, the researchers concluded that white-collar crime was not limited to the perpetrators with certain specific jobs or professions. The enlargement of the white-collar crime concept is correlated to job and business statuses. Here are the contribution

indications of criminaloid aspect, in the embezzlement case, with social status.

1. Creating or causing fake records in the bookkeeping or report, including the document and report of business activities, transactions, and banking accounts

2. Removing, intentionally eliminating, or not promoting any records on the bookkeeping process or a reporting process, including in the document and report of business activities, transactions, and banking accounts

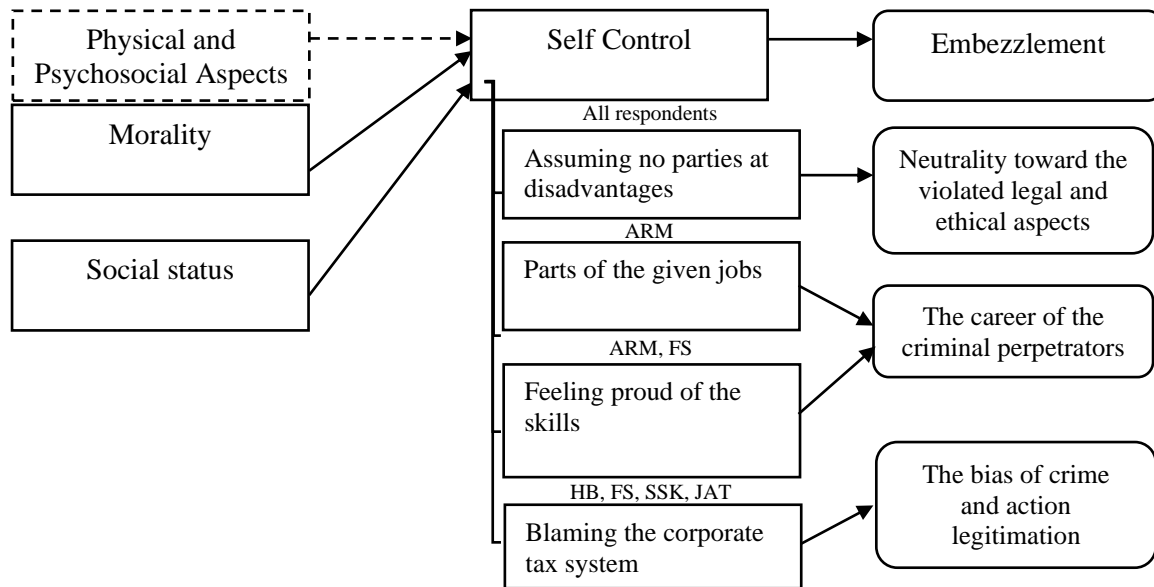
3. Changing, hiding, fading, deleting, and removing a record in the bookkeeping process or reporting process including in the document and report of business activities, transactions, and banking accounts

Thus, the perpetrators used their positions based on the gained trust to commit a crime (Reiss & Biderman, 1980). The scope of abusing the trust did not only refer to the individuals' positions. The emphasis was on how the perpetrators used the gained trust to obtain legitimation so that they could lie, steal, falsify, narrate, exaggerate, remove, trick, hide, avoid, embezzle, abuse, decide unilaterally, and participate in corruption or other types of violations (Shapiro, 1990). Therefore, the tendency of white-collar crime did not only deal with the perpetrators, their dignity, and their high social statuses.

CONCLUSION

The researchers also found the reflected individual aspects by the criminaloid indicators although the indicators were not attached to the respondents. The respondents mostly had physical and psychological characteristics disorders. On the other hand, the respondents also had morality, self-control, and attached social statuses as the attributes of committing embezzlement. The researchers described the findings as shown below.

Figure 2. Criminaloid dynamics of financial crime in Indonesia



Declaration by Authors

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