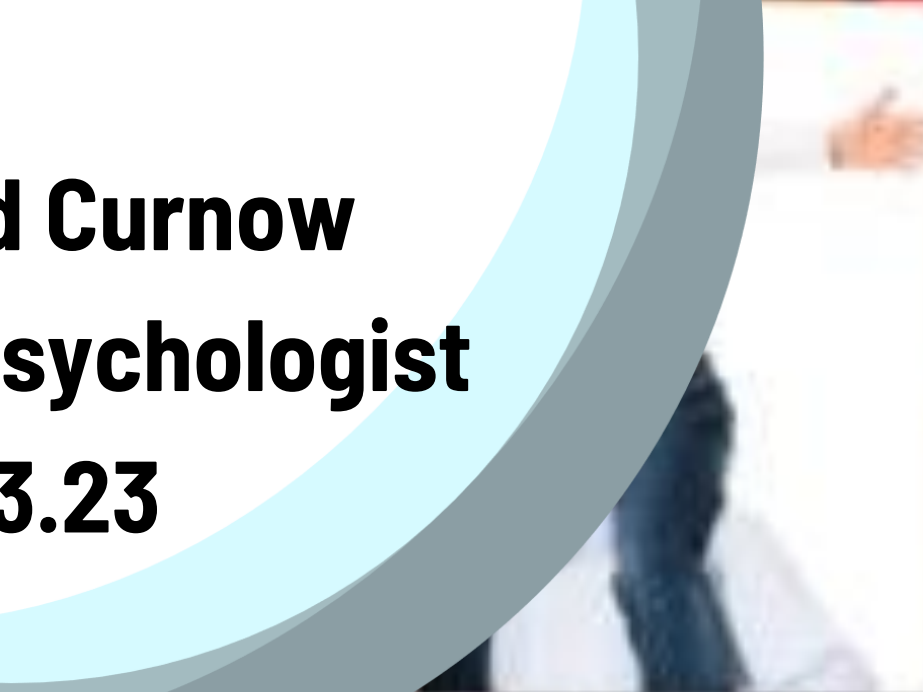




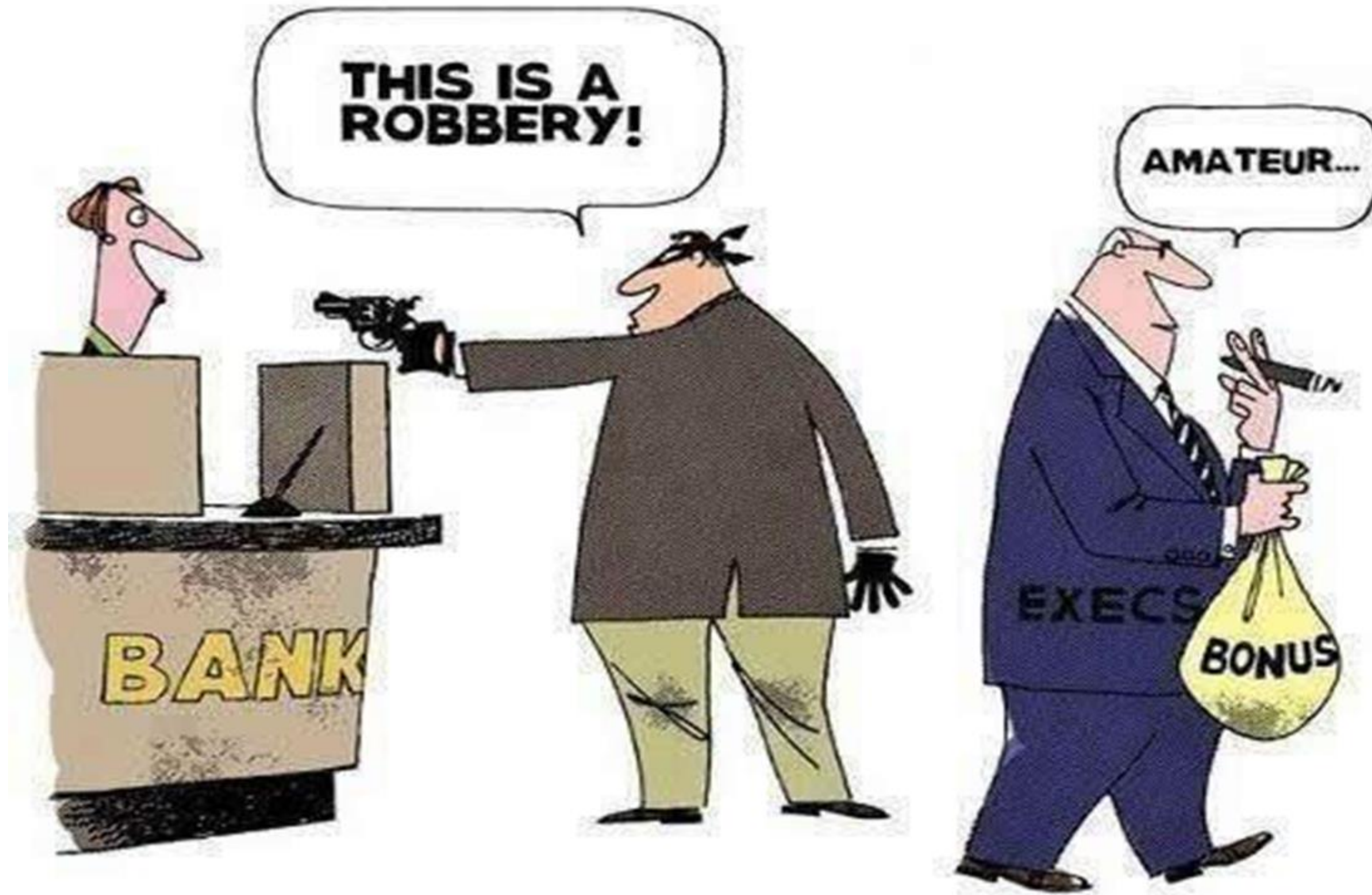
**PSYCHOLOGY OF
EMBEZZLEMENT**

**Dr David Curnow
Forensic Psychologist
16.3.23**



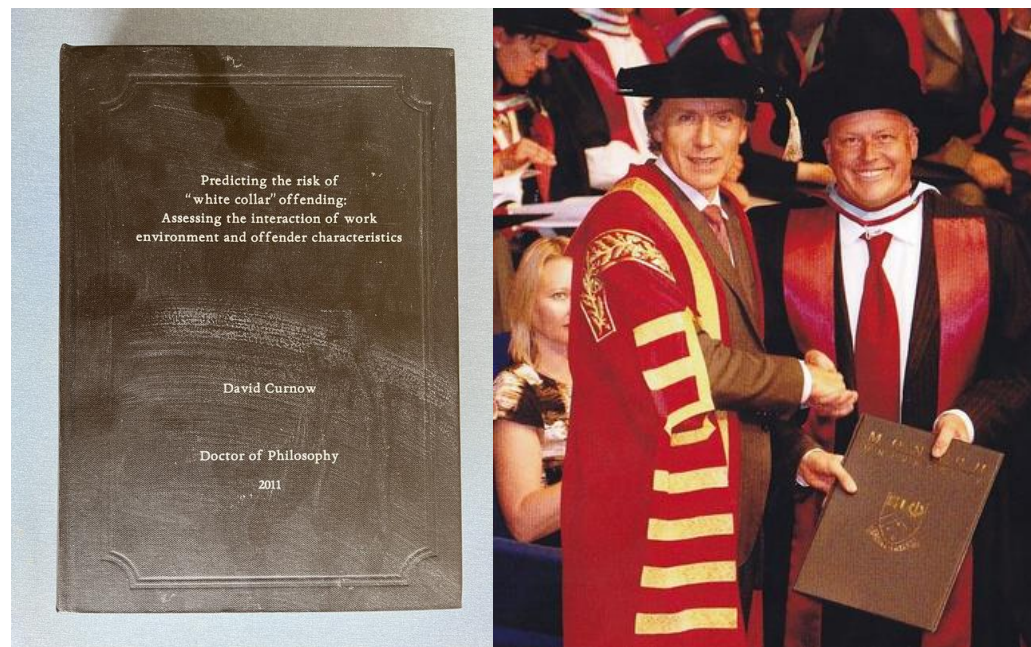
Learning Intentions.

- How I got here.
- Why a new model is needed.
- Introduction to Psychology of the Embezzler model.
- Thinking Patterns and Key moments in the offender's experience of the embezzlement after the first theft for investigators to watch for.

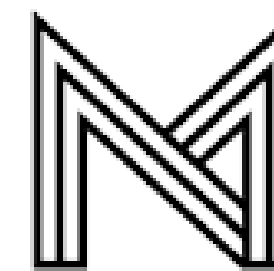




1999

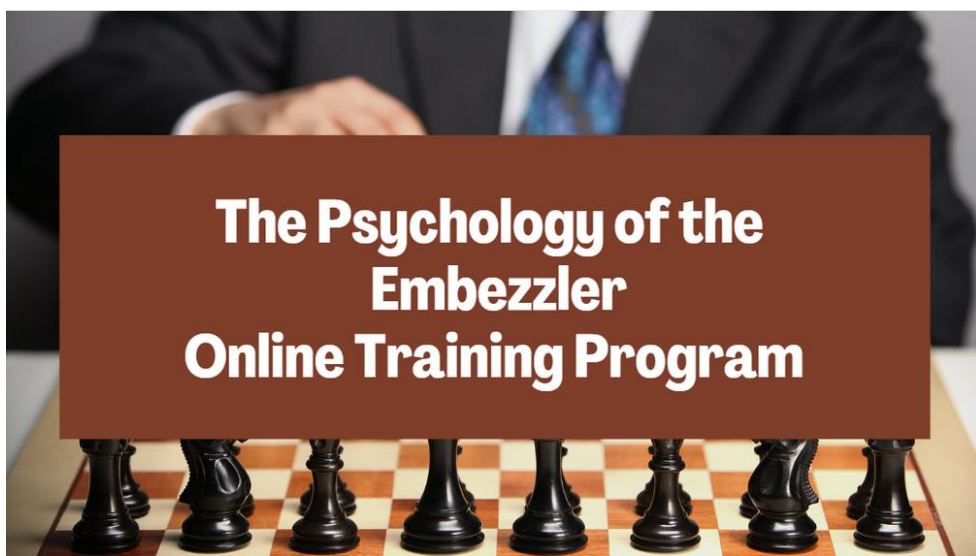


2005-2011

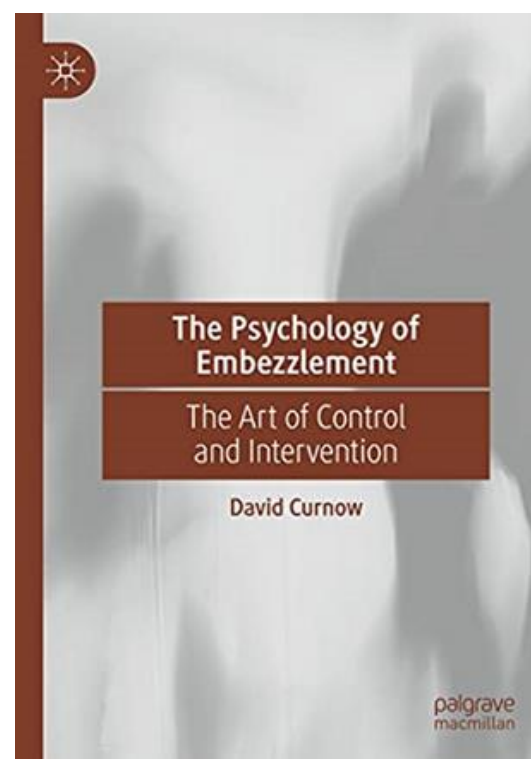


McGrathNicol

2012-2018



2022



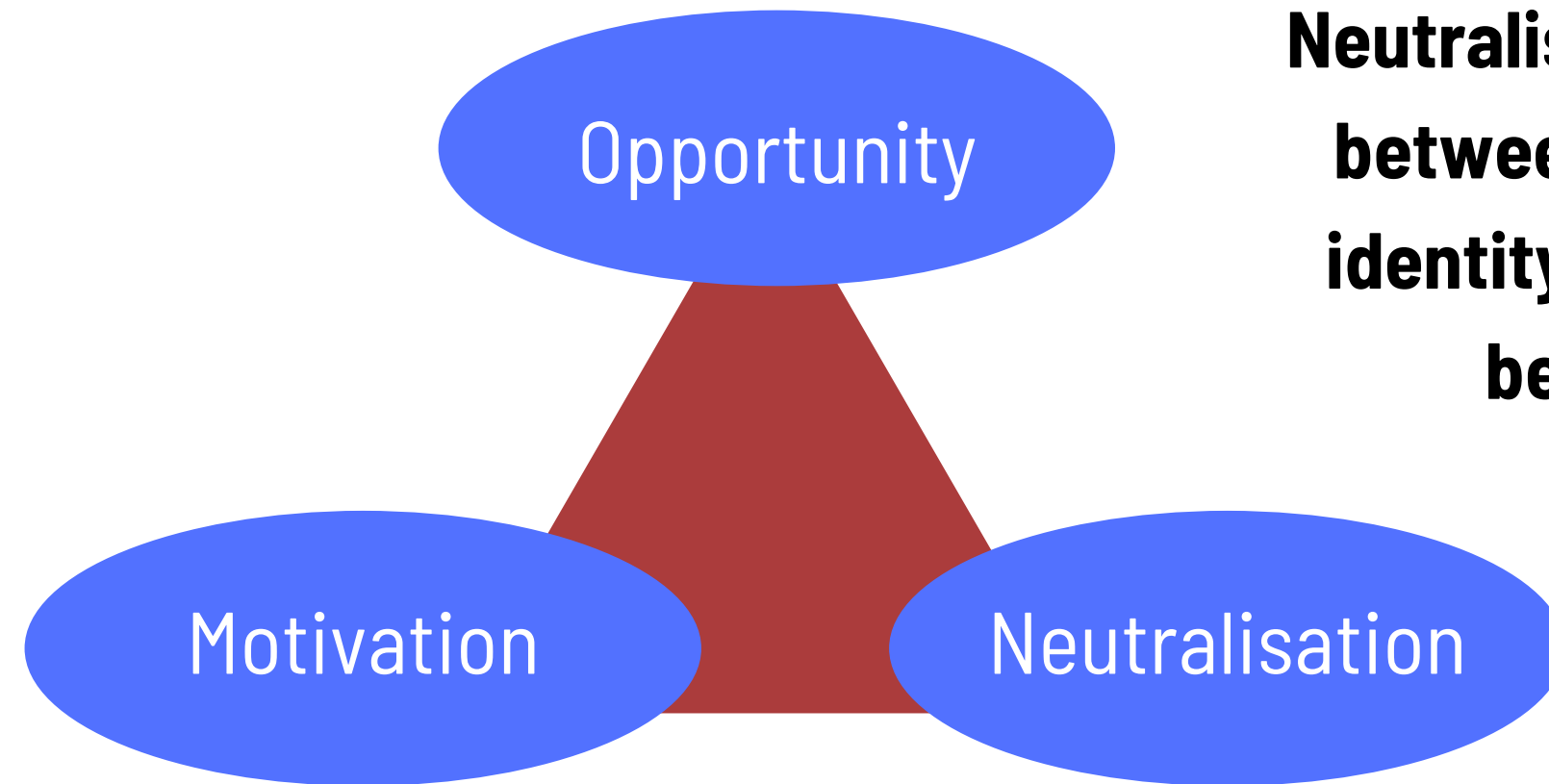
2021



2021

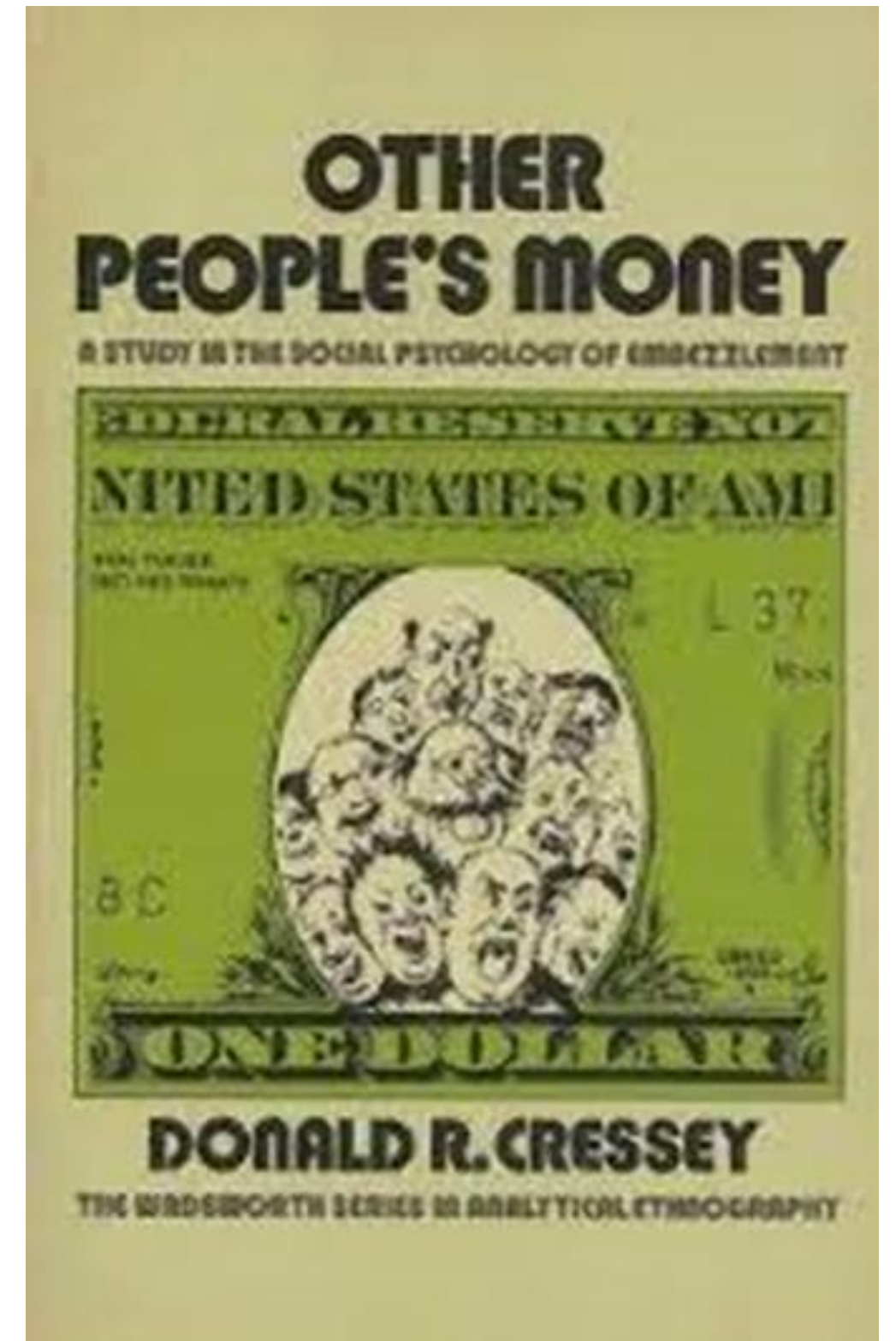


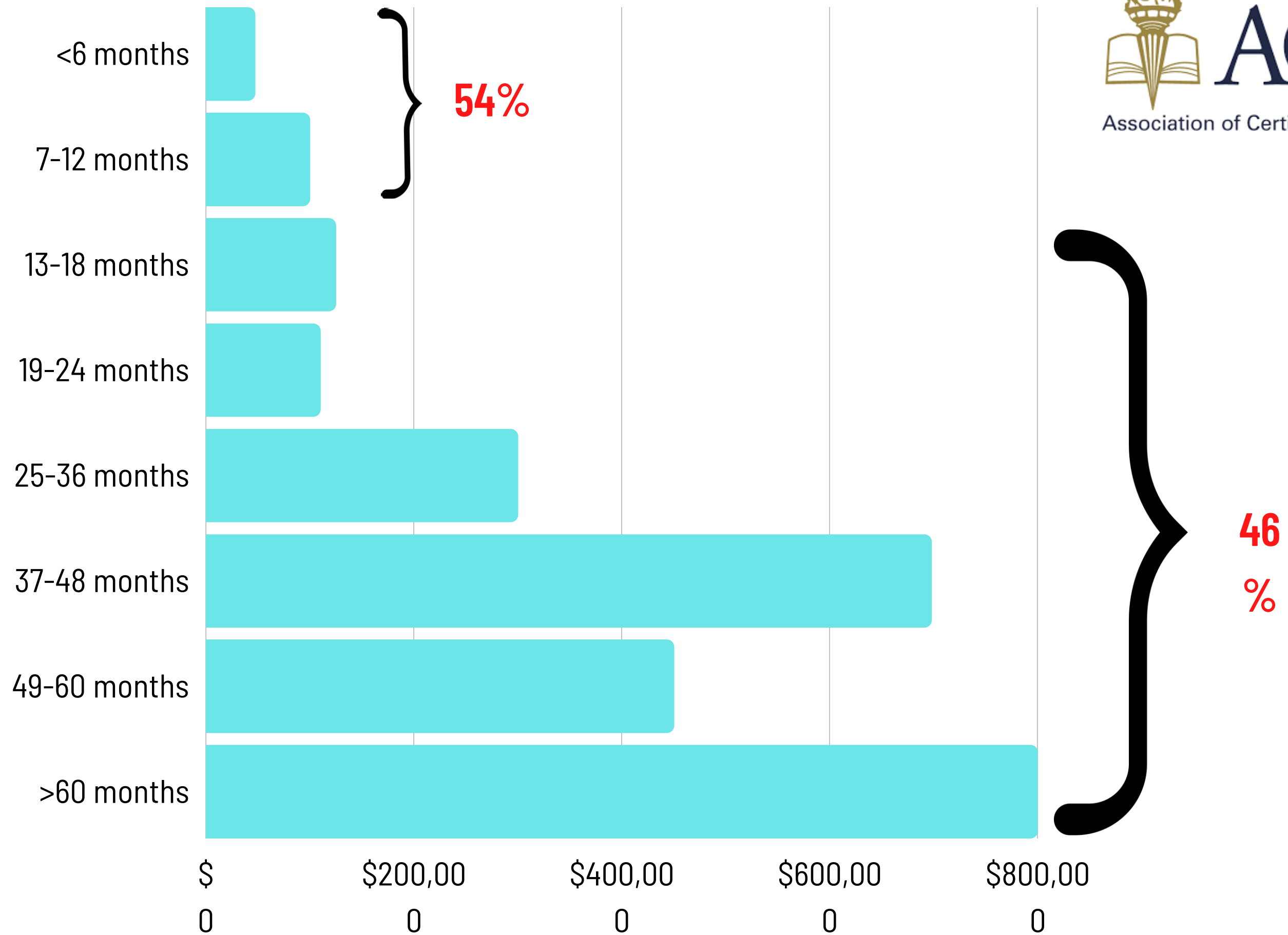
**Always was available,
only need to be able to apply
knowledge**



**Neutralise differences
between pro-social
identity & offending
behaviour**

**Non-shareable financial
problem**







“When you do get ahold of him, find out where all the money went.”

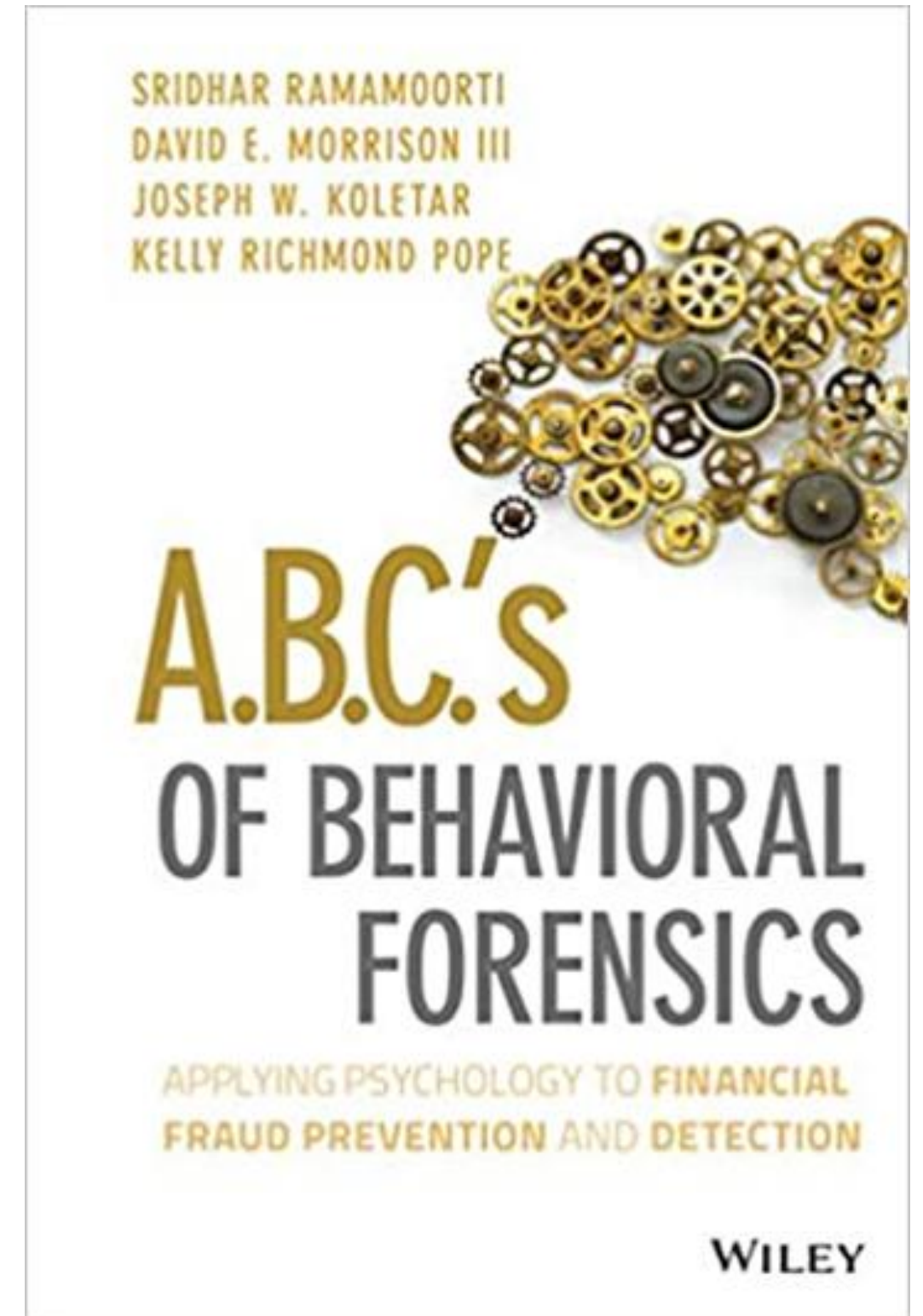
CartoonStock.com

**Choosing to stay
at the scene of
the crime to
continue to
offend**

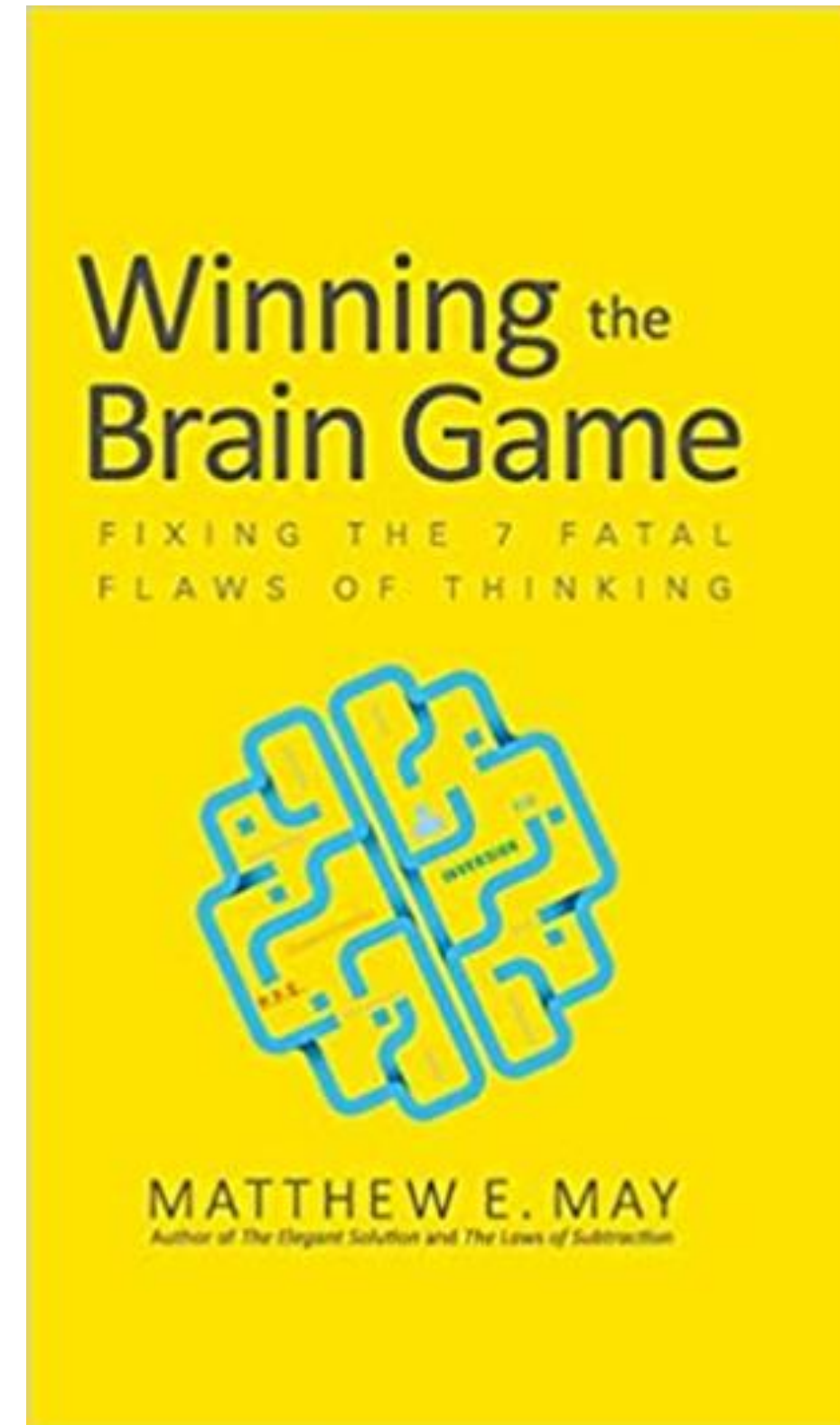


PSYCHOLOGY OF
EMBEZZLEMENT

“Auditors and risk managers must instead pay heed to the maxim “Think like a crook to catch a crook”. They must try to understand why an otherwise honest individual would commit a dishonest act. Gaining this understanding will increase the likelihood that they can more effectively detect, and in some cases even deter, one or more individuals from committing fraud (p. 44).”



channel the instinct to act into behavior that feels like brainstorming, but involves generating questions instead of answers.



Pre-Existing Vulnerabilities

Financial
Personality
Beliefs
Context

Induction to First Theft

Why do I need the funds?
How could I steal from this organisation?
What are the risks if I do steal from this organisation?
Am I really going to do this?
What will the organisation do now I have stolen the funds?

Ongoing Theft

Do I have the same reasons to steal as before from this organisation?
How do I continue to steal from this organisation?
Why is this feeling more difficult than before?
How many 'near misses' can I survive?
Do I keep going, stop or admit my crime?

Detection to Resolution

How much do they know?
How can I reduce the consequences for myself and others?

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Detection to Resolution

How much do they know?
How can I reduce the consequences for myself and others?



Do I have the same reason(s) to steal as before?

Are my reasons to steal the same as for the first theft or do I need new ones?

What can I tell myself to justify continuing to steal?

What sort of person would continue to steal?



Security affirmations

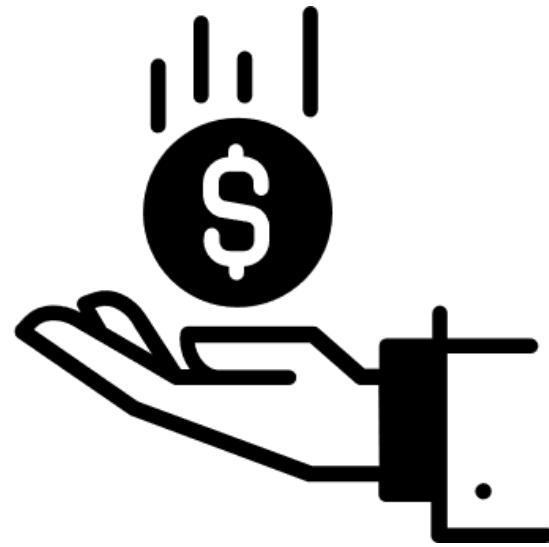
"Whether I stop at the first theft or continue taking funds the consequences will be the same."

"I have been treated badly by the organisation & colleagues."



Victim affirmations

"I deserve these funds from the organisation (Personal)."



Financial affirmations

"Just borrowed the funds and proved it by paying it back so can continue."



Reward or Compensation based



Ongoing Theft

How do I continue to steal from this organisation?

How much do I need to steal and how often?

Should I use the same strategy?

Should I use a new strategy?

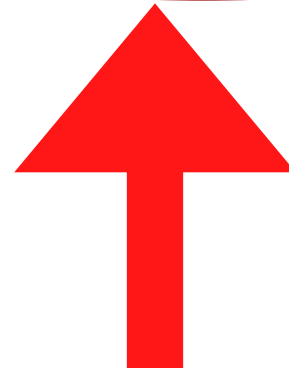
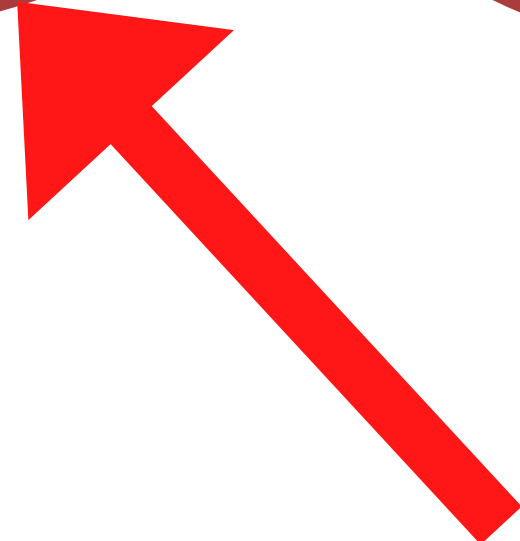
When should I start stealing regularly?

Should I try to pay back the stolen funds if this is how I justified the original theft?

Changed reward criteria

Opportunity Recognition

Opportunity Assessment



**New Modus
Operandi**



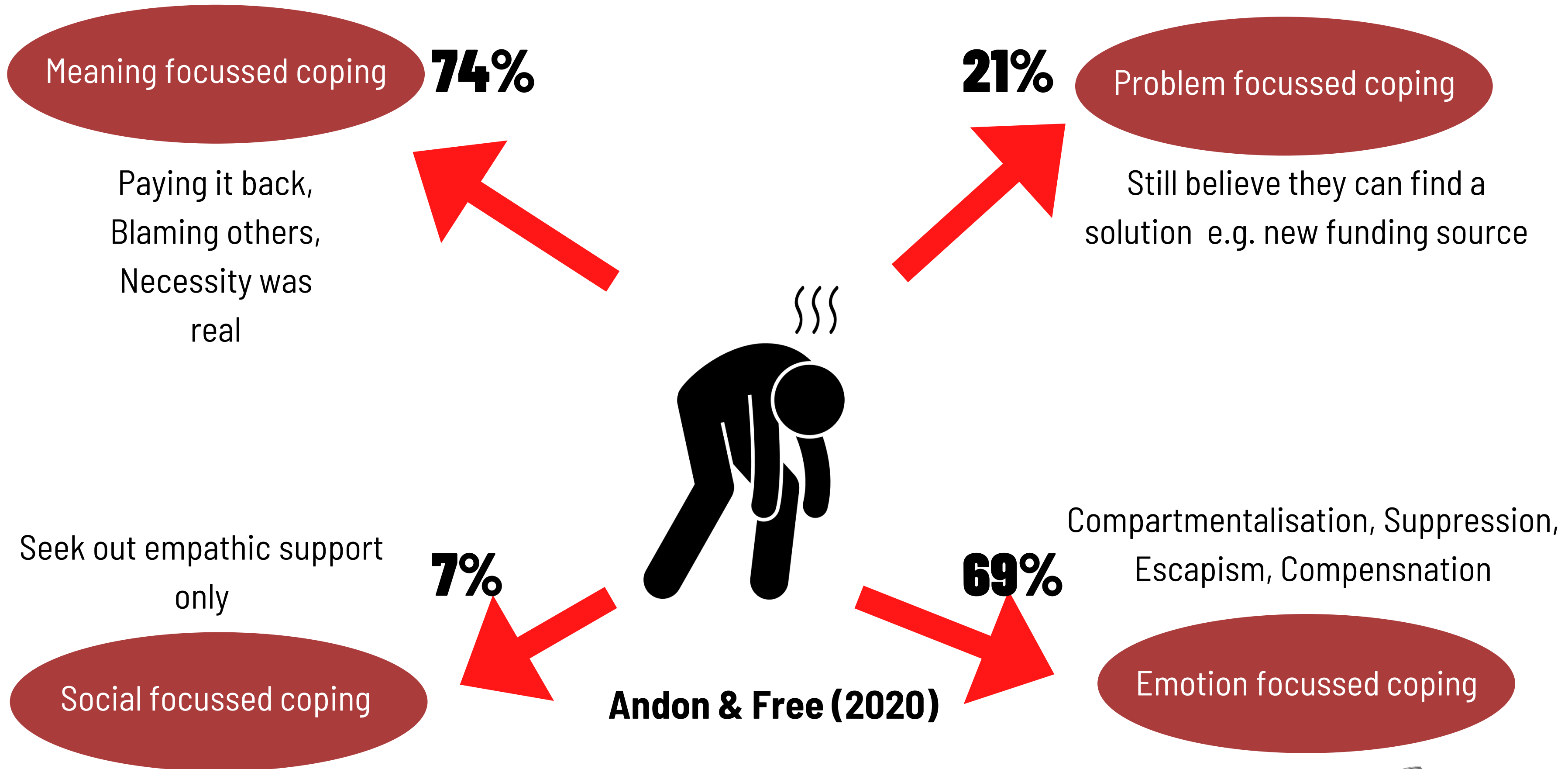
Why is this feeling more difficult than before?

Am I feeling trapped or not?

What if even I don't believe the original reasons I told myself for continuing to steal?

What is the price for me keeping this secret?

How else can I cope while continuing to steal?





How many 'near misses' can I survive?

How did I not see this coming?

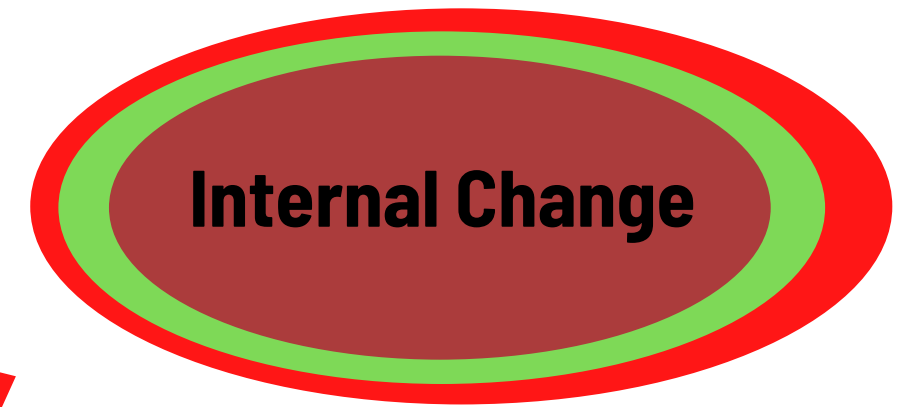
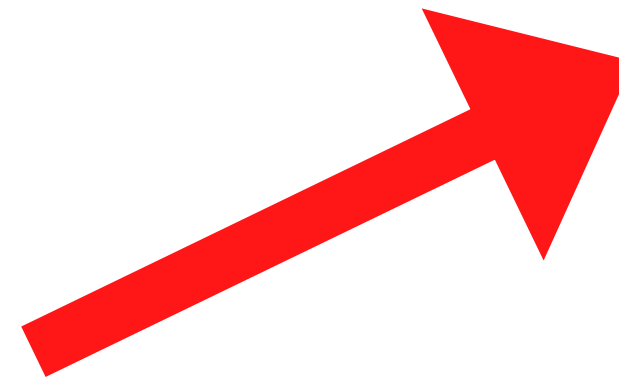
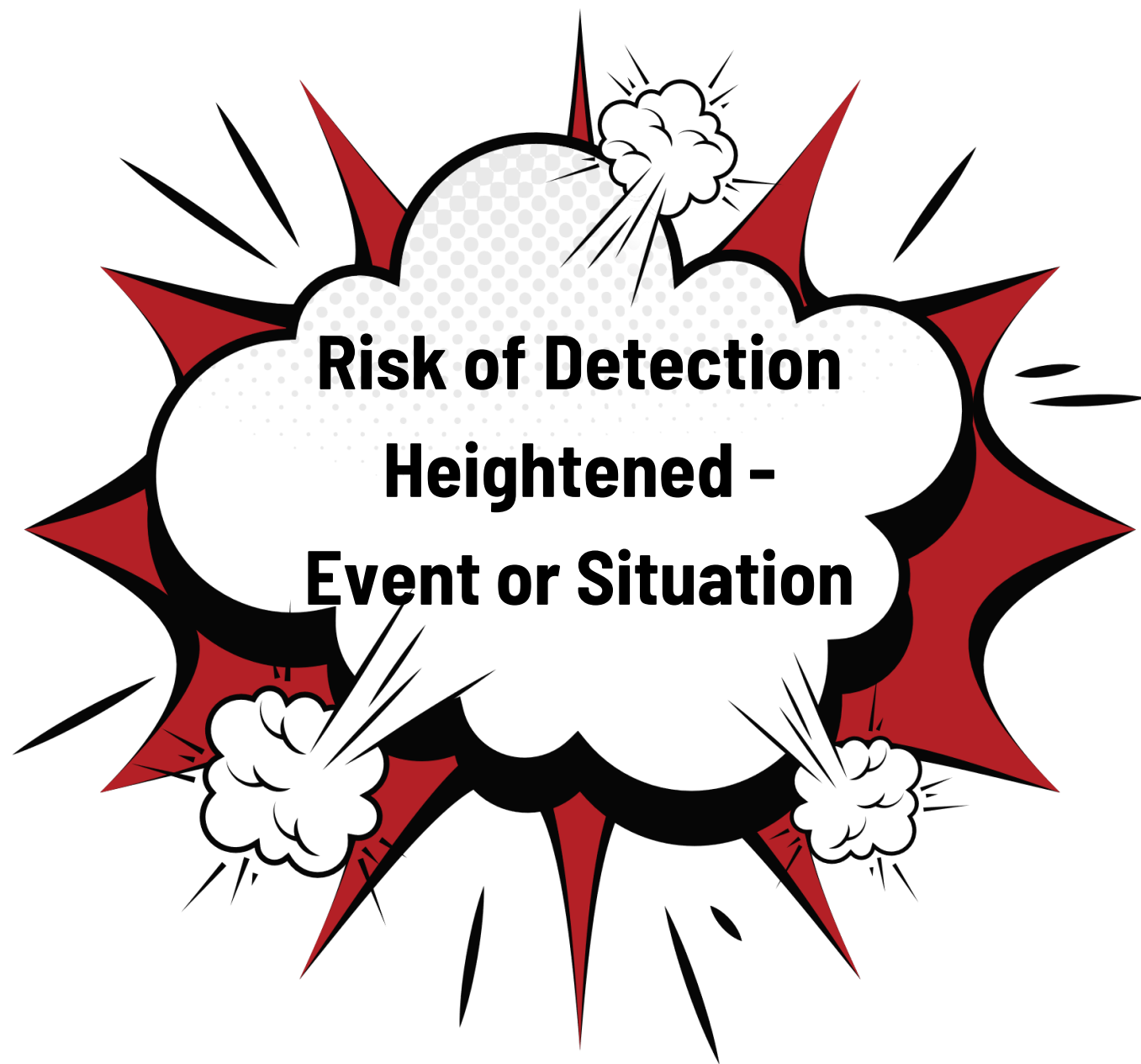
How can I reassure myself that the theft won't be detected?

How do the negative outcomes compare to keep coping with the threat?

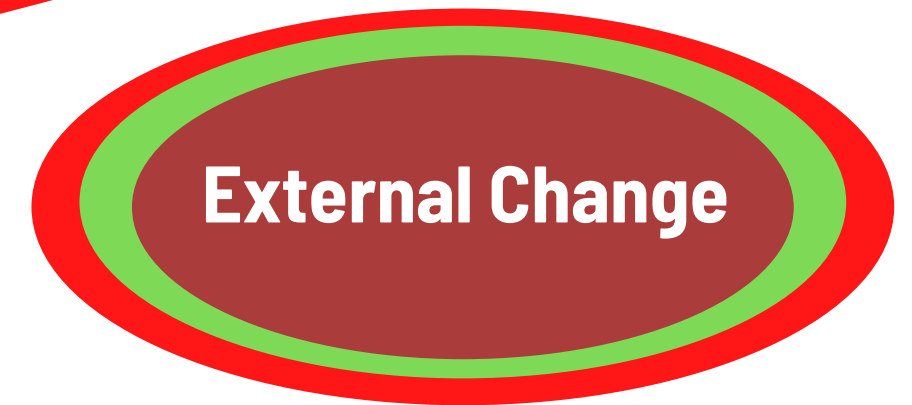
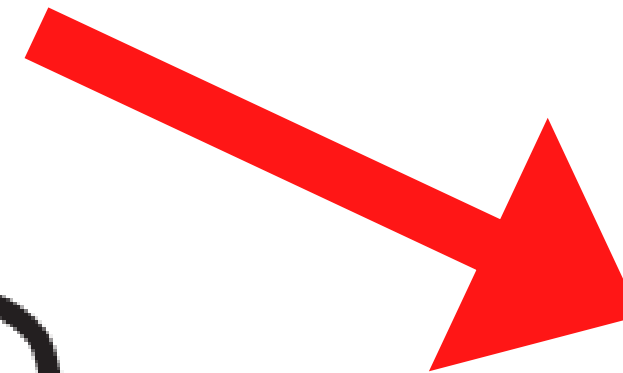
Why have I been successful so far?

What is my actual level of risk from this 'near miss'?

After analysing the risks how confident am I that the offending won't be detected from this event?



**Low, Medium or High
Risk of Detection**





Do I keep going, stop or admit my crime?

Are my coping skills still functioning under this pressure?

Should I change my theft behaviour?

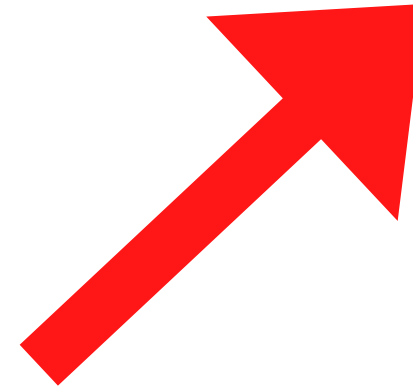
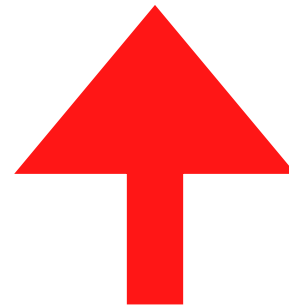
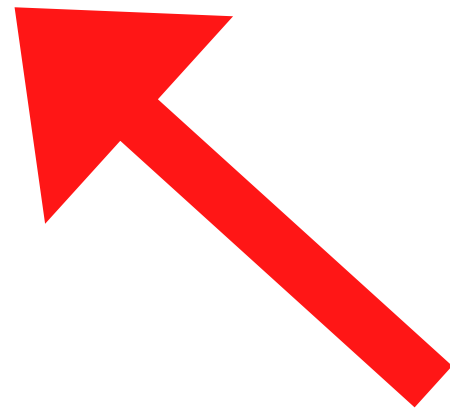
Should I start to plan what I will do if my theft is detected?



Intrinsic Worth

Competence

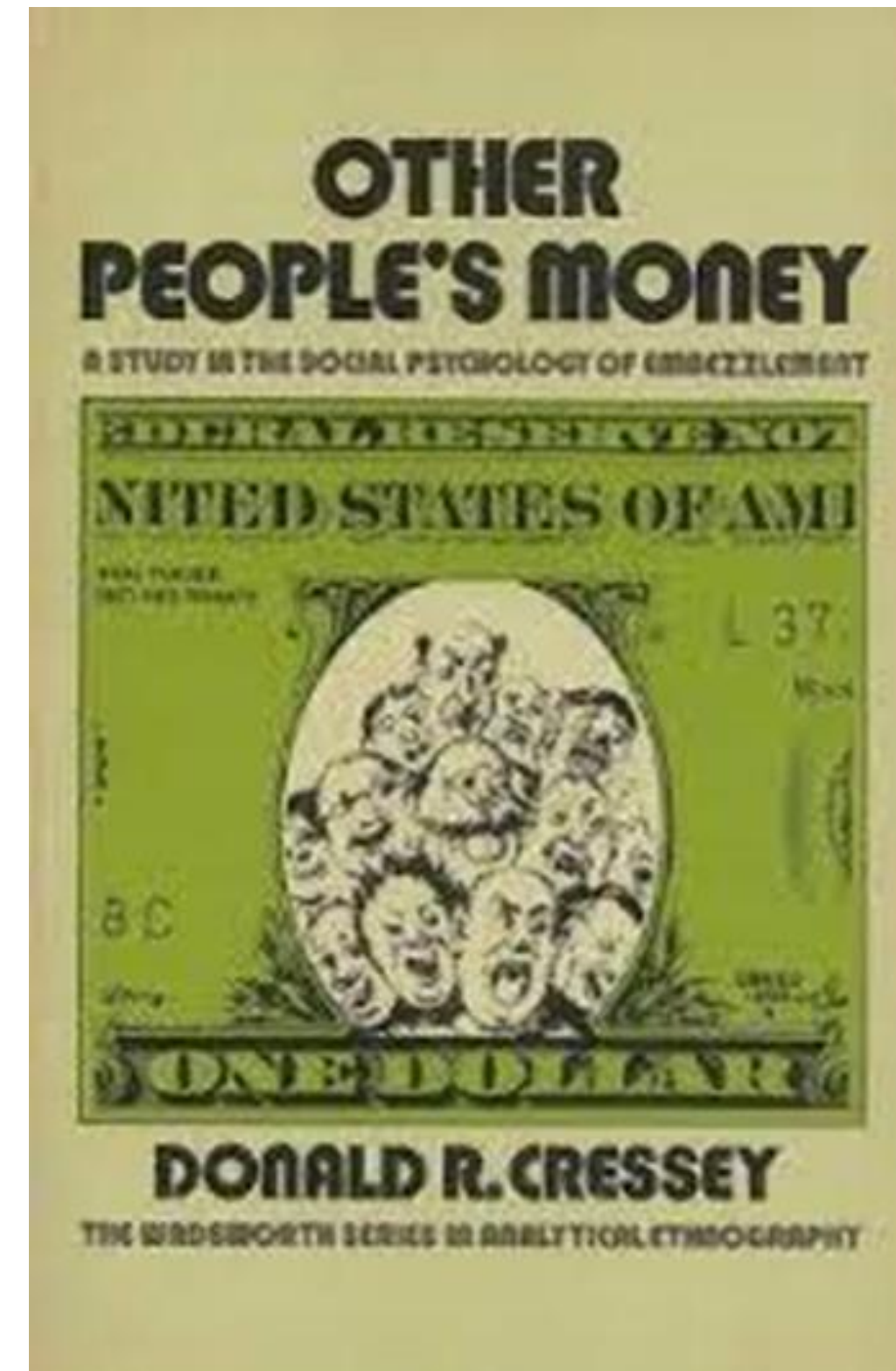
Ability to Learn



Psychology Today

Lickerman 2013)

“ One of the greatest pressures most offenders had experienced was in keeping quiet about their illegal acts and avoiding discovery. Though no one specifically mentioned this as an issue, several did mention the relief they felt when they were caught. ”



Cressey, 1953, p. 190

”

[It was] like riding a tiger
without knowing how to get
off without being eaten.

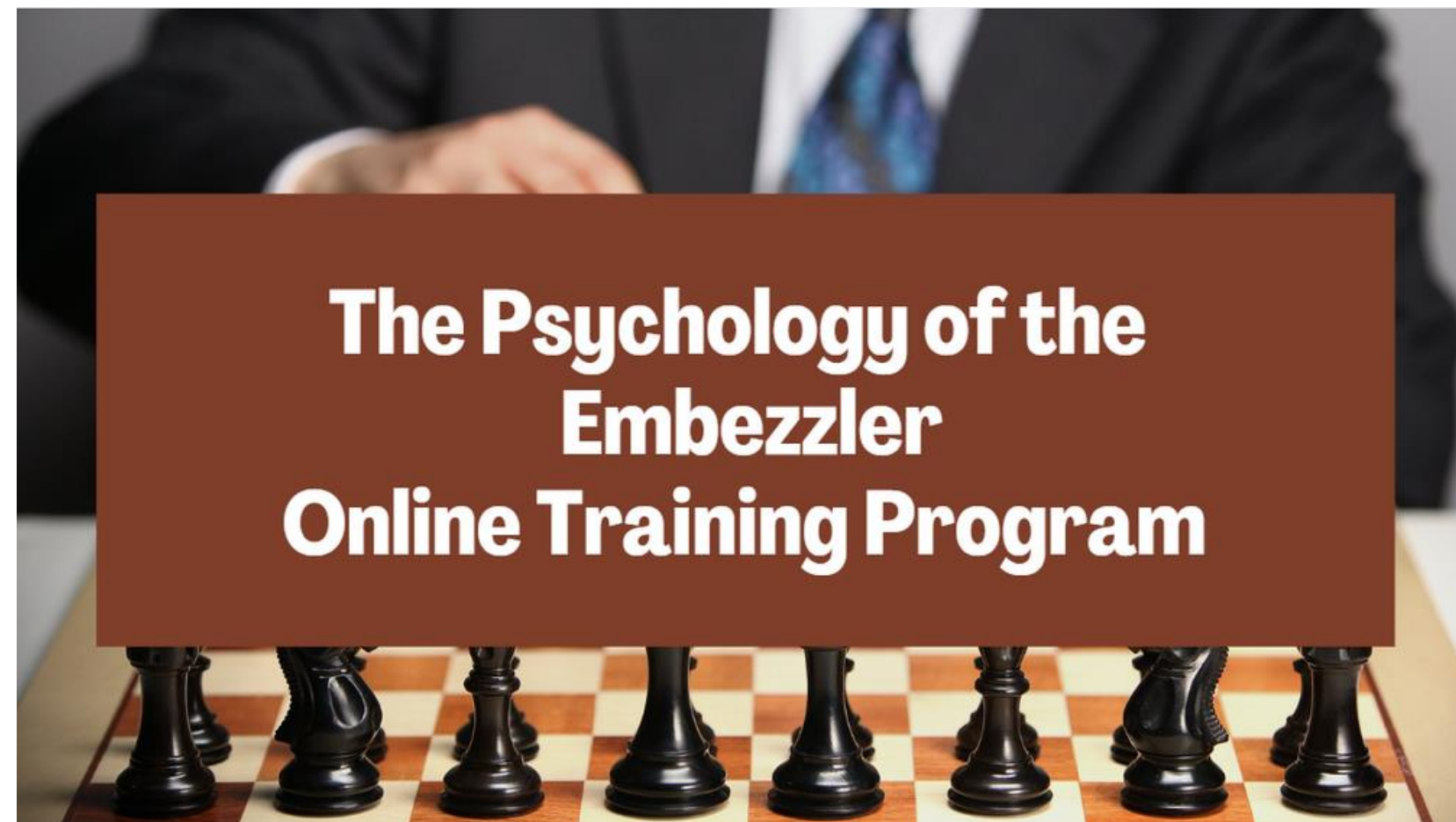
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Byrraju Raju

Contact

Cfpsychology@bigpond.com or 



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