Examining the Mindset of a Fraudster: Psychological Aspects of the Investigative Interview

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Psychology of Investigative Interviewing – Examining the Mindset of a Fraudster

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What Is Psychology?

Psychology is the scientific study of the mind and behaviour.

It examines how people think, how they act, react, and interact.

- Human Development
- Social Behaviour
- Cognitive Processes
Psychological process

Think ➔ Act ➔ React ➔ Interact
Fraud is a human endeavour, involving deception, purposeful intent, intensity of desire, risk of apprehension, violation of trust, rationalization, and so on.

The rationale for drawing on behavioural science insights is evident from the intuition that one needs to

“Think like a crook to catch a crook.”

Understand the Mind

“The hands manipulate the sword, the mind manipulates the hands. Cultivate the mind and do not be deceived by tricks, feints and schemes. They are the properties of a magician, not of the samurai.”

Saito Yakuro (1798–1871)
What you see isn’t what you get!

Formal Aspects (Overt)

General Behaviour Characteristics

Behavioural Aspects (Covert)

Immediate Environment and Global Environment
When Psychopaths Go to Work

“There are some individuals in the business world who allow the responsibilities of leadership and the perks of power to override their moral sense.”

Paul Babiak, Ph.D. & Robert D. Hare, Ph.D.
# Potential motives

<table>
<thead>
<tr>
<th>Motive</th>
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<tbody>
<tr>
<td>Greed</td>
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<tr>
<td>Status</td>
</tr>
<tr>
<td>Revenge</td>
</tr>
<tr>
<td>Excitement</td>
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<tr>
<td>Parity with others</td>
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<tr>
<td>Loss of moral compass</td>
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United Kingdom: +44 20 3287 4205

www.fis-international.com
Beyond Greed: 10 clues to understanding a fraudster’s thinking:

1. Sense of entitlement
2. Excessive optimism
3. Rationalization
4. Peer or financial pressure
5. Instant gratification
6. Diffusion of harm
7. Lack of remorse
8. Inadequate fear of punishment
9. Egoism
10. Disregard for authority and rule
Characteristics affecting behaviour of interviewee during interview

- Social Skills
- Self-esteem
- Coping ability
- Attitudes and beliefs
- Needs
- Impulsivity
- Guilt and remorse
- Hostility
- Justification
- Minimisation
Environmental factors that influence interview behaviour

- Social support
- Stressors
- Physiological factors
- Location of interview
- Room layout
- Interviewers approach
- Characteristics of Interviewer(s)
- Duration of interview
- Treatment of suspect during custody
- Group/social identity
4 Basic Motivational Questions

1. **Taking action.** Is the action about a transaction or a relationship?

2. **The role of play.** Am I most interested in enjoying the journey or getting to the destination?

3. **Who benefits?** For whom am I doing it? Myself or another person?

4. **Obedience.** How do I feel about rules?

Michael J. Apter, 2007
Offence Characteristics

3 Questions:

1. What does the offender do that they have to do to commit the offence?

2. What does the offender do that they do not need to do?

3. In the context of the offence, what does the offender not do that he could have done?

Roberts, (2009)
Killers

Corporate Psychopath

Vulnerability?

- Children under 18
- Learning disability
- Physical disability
- Alcohol abuse
- Elderly
- Drug users
- Mental health

No uniform definition in Suspect Interviews – Herrington & Roberts 2012
Corporate Psychopaths as Organisational Destroyers

Robert Maxwell, billionaire property owner, newspaper and book publisher

Jeffrey Skilling, the convicted former Enron Corp. chief executive officer

Fred Goodwin, the disgraced former boss of Royal Bank of Scotland
<table>
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<tr>
<th>Most Psychopathic Professions</th>
<th>Least Psychopathic Professions</th>
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<tr>
<td>1. CEO</td>
<td>1. Care worker</td>
</tr>
<tr>
<td>2. Lawyer</td>
<td>2. Nurse</td>
</tr>
<tr>
<td>3. Media (TV/radio)</td>
<td>3. Therapist</td>
</tr>
<tr>
<td>4. Salesperson</td>
<td>4. Craftsperson</td>
</tr>
<tr>
<td>5. Surgeon</td>
<td>5. Beautician/stylist</td>
</tr>
<tr>
<td>7. Police officer</td>
<td>7. Teacher</td>
</tr>
<tr>
<td>8. Cleric</td>
<td>8. Creative artist</td>
</tr>
<tr>
<td>10. Civil servant</td>
<td>10. Accountant</td>
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Prof. Dutton 2012
"I should have spent some time inside the stock exchange as well. Serial killer psychopaths ruin families. Corporate and political and religious psychopaths ruin economies. They ruin societies."

Professor Robert Hare (1999)
Four Facets of PCL-R

- Interpersonal
- Affective
- Lifestyle
- Antisocial

Hare (1993)
## Psychopathic Personality Traits

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<td>Promiscuous sexual behaviour</td>
<td>Lack of realistic goals</td>
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*Herve & Yuille (2007)*
# Psychopathic Personality Traits Present During an Interview

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*Quayle (2008 p.81)*
Approach to Interviewing

One-size-fits-all approach to investigative interviewing does not work!

Milne and Griffiths, 2006
Psychopathic Interviewee Behaviours

- Outwitting the interviewer
- Enjoying being the focus of attention
- Arrogance and grandiosity
- Ignoring or minimising the importance of discrepancies
- Attempting to shock the interviewer
- Seeing through attempts to bluff
- Offering extremely convincing claims of innocence
- Gauging levels of experience, credentials and confidence
- Disrupting the interview

Quayle (2008)
Strategies to Counteract Behaviours

- Case familiarity
- Convey experience and confidence
- Create atmosphere of authority and formality
- Don’t worry about rapport
- Avoid emotion

- Seek liking
- Seek learning
- Maintain control
- Avoid criticism
- Challenge cautiously
Summary

- All interviews should be thoroughly planned.
- Research both victim and offender.
- Understand the psychology of interviewing.
- Every interview is different.
- Every Strategy is Unique.
- Make sure you are match fit!
Conclusion

“The time spent assessing an individual prior to interview, considering their lifestyle and behavioural characteristics – no matter how limited the time or information available – is likely to pay high dividends in the interview as it allows for the design of strategies that will maximise the information during any interview and minimise the risk of unwanted outcomes”

Roberts (2009)
The World may be changing but Psychopathy remains the same.

*Professor Tony Madden (2015)*

Thank You.
Bibliography


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