

# KNOWLEDGE STRATEGY FOR FINANCIAL CRIME PREVENTION

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## ABSTRACT

Information, intelligence and knowledge are required in corporation to detect and prevent white-collar crime. Information and to a similar extent intelligence consist of facts and other data which is organized to characterize or profile a particular situation, incident, or crime and the individual or group of individuals presumed to be involved. This article presents knowledge management, knowledge categories that are applied in the value configuration of a value shop to combat financial crime.

**Keywords:** *Information management; knowledge management; white-collar crime; knowledge management strategy; police; law enforcement.*

## 1. INTRODUCTION

In 2008, the office of the director of national intelligence in the USA published Vision 2015, which expands upon the notion of an intelligence enterprise, first introduced in the National Intelligence Strategy and later in the 100 and 500 Day Plans (ODNI, 2008). It charts a new path forward for a globally networked and integrated intelligence enterprise for the 21<sup>st</sup> century, based on the principles of integration, collaboration, and innovation.

The vision is focused on knowledge management (ODNI, 2008: 15):

By 2015, the focus should shift from information sharing (e.g., interoperable systems, information discovery and access) to knowledge sharing (e.g., capturing and disseminating both explicit and tacit knowledge). Just as we are dismantling today's information "silos", we will need to bridge the knowledge "archipelagos" of tomorrow in a systematic way that combines both content and context in an on-demand environment. Robust social networking capabilities will be required – expertise location, ubiquitous collaboration services, integrated e-learning solutions, visualization tools, and enterprise content management systems. More importantly, a strategic approach to knowledge sharing and management must be incorporated that includes lessons learned and concept and doctrine development.

When discussing implementation of the vision, ODNI (2008) stresses the importance of adaptability, alignment, and agility. Adaptability is an organization's aptitude for anticipating, sensing, and responding successfully to changes in the environment. Alignment is the degree of consistency and coherence among an institution's core strategy, systems, processes, and communications. Agility is an organization's ability to reconfigure processes and structures quickly – with minimal effort and resources – to seize opportunities and address strategic risks.

In this article, a knowledge strategy for financial crime prevention is presented. The core of a knowledge strategy is a knowledge matrix describing each knowledge category at different knowledge levels. This approach helps bridge knowledge needs and information sources.

## 2. WHITE-COLLAR CRIME

Edwin Sutherland introduced the concept of "white-collar" crime in 1939. According to Brightman (2009), Sutherland's theory was controversial, particularly since many of the academicians in the audience perceived themselves to be members of the upper echelon of American society. Despite his critics, Sutherland's theory of white-collar criminality served as the catalyst for an area of research that continues today. In particular differential association theory proposes that a person associating with individuals who have deviant or unlawful mores, values, and norms learns criminal behavior. Certain characteristics play a key role in placing individuals in a position to behave unlawfully, including the proposition that criminal behavior is learned through interaction with other persons in the upper echelon, as well as interaction occurring in small intimate groups (Hansen, 2009).

In contrast to Sutherland, Brightman (2009) differs slightly regarding the definition of white-collar crime. While societal status may still determine access to wealth and property, he argues that the term white-collar crime should be broader in scope and include virtually any non-violent act committed for financial gain, regardless of one's social status. For example, access to technology, such as personal computers and the Internet, now allows individuals from all social classes to buy and sell stocks or engage in similar activities that were once the bastion of the financial elite.

In Sutherland's definition of white-collar crime, a white-collar criminal is a person of respectability and high social status who commits crime in the course of his occupation. This excludes many crimes of the upper class, such as most of their cases of murder, adultery, and intoxication, since these are not customarily a part of their procedures (Benson and Simpson, 2009). It also excludes lower class criminals committing financial crime, as pointed out by Brightman (2009).

What Sutherland meant by respectable and high social status individuals are not quite clear, but in today's business world we can assume he meant to refer to business managers and executives. They are for the most part individuals with power and influence that is

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associated with respectability and high social status. Part of the standard view of white-collar offenders is that they are mainstream, law-abiding individuals. They are assumed to be irregular offenders, not people who engage in crime on a regular basis (Benson and Simpson, 2009: 39):

Unlike the run-of-the-mill common street criminal who usually has had repeated contacts with the criminal justice system, white-collar offenders are thought not to have prior criminal records.

When white-collar criminals appear before their sentencing judges, they can correctly claim to be first-time offenders. They are wealthy, highly educated, and socially connected. They are elite individuals, according to the description and attitudes of white-collar criminals as suggested by Sutherland.

Therefore, very few white-collar criminals are put on trial, and even fewer upper class criminals are sentenced to imprisonment. This is in contrast to most financial crime sentences, where financial criminals appear in the justice system without being wealthy, highly educated, or socially connected.

White-collar criminals are not entrenched in criminal lifestyles as common street criminals. They belong to the elite in society, and they are typically individuals employed by and in legitimate organizations. According to Hansen (2009), individuals or groups commit occupational or elite crime for their own purposes or enrichment, rather than for the enrichment of the organization on a whole, in spite of supposed corporate loyalty.

### 3. KNOWLEDGE MANAGEMENT

Collier (2006) argues that effective knowledge management is as important to investigating and preventing crime as to any other public or private sector organization in terms of improving performance. Over the past ten years, there has been a shift from a reactive, response-led to a proactive, intelligence-led style of law enforcement. In the UK, Norway, Sweden and many other countries, the intelligence-led approach has been developed into a systematic approach such as NIM by national criminal intelligence services. The intelligence used in both strategic and tactical assessments is derived from a number of knowledge and information sources, and the production of assessments represents knowledge work as well.

Wilhelmsen (2009) found that "since knowledge and experience often are obtained with great personal and work related costs, the individual or the organization can develop emotional ownership to the information and not be willing to share all they know". However, sharing knowledge in suspected crime cases is vital because misleading information or false information can have unfortunate and harmful consequences.

Of special importance is financial crime knowledge among corporate executives. Investigation and prevention of financial crime requires that board members and executive managers have knowledge about crime

categories and motives. Executives need to have knowledge of contexts, complexities, as well as connections. Bevan and Gitsham (2009) argue that such knowledge can be developed through leadership development programs, seeking these knowledge and skills when recruiting new talent into the organization, building these knowledge and skills through career development planning and succession planning, ensuring that performance management and incentive systems enable and reward the building and acquisition of such knowledge, and developing such knowledge through individual as well as collective competency frameworks.

Knowledge management has also become important in corporate social responsibility work. Companies increasingly find themselves under pressure to adopt socially responsible forms of operation to prevent financial crime. Preuss and Cordoba-Pachon (2009) distinguish between the element view and the process view of corporate social responsibility knowledge. Elements of knowledge are technical knowledge and knowledge held by other functions. Processes of knowledge are new ways of working with internal and external stakeholders.

### 4. KNOWLEDGE CATEGORIES

There are a number of approaches to knowledge management in the literature. Wang (2009) describes these approaches as schools of knowledge management strategy. First, the systems school strategies aim to capture and store information based on knowledge of individuals in knowledge support repositories. This implies that the fundamental concerns of the system school are the creation and codification of knowledge. Next, the cartographic school strategies focus on mapping knowledge by creating yellow pages or directories of knowledge owners. When people need certain kinds of knowledge, they look in the yellow pages to find who has the knowledge needed and how this person can be reached.

Third, the process school strategies aim to provide people not only with the knowledge they request but also with the most useful knowledge that is relevant to their current tasks. This implies an approach to equip individuals with the knowledge they need to effectively perform their tasks. Next, the commercial school strategies support the concept of managing knowledge as an asset and stress the importance of organizations' capability on recognizing the economic value of their knowledge. Fifth, the organizational school strategies aim to facilitate knowledge management activities by designing organizational structures or inter-organizational networks that connect knowledge owners for sharing knowledge. Sixth, the spatial school strategies take advantage of the use of space to facilitate knowledge exchange. Socialization, such as face-to-face contact, is critical since it accounts for a significant proportion of the transferred knowledge. Seventh and final, the strategic school strategies aim to examine the knowledge, as a key organizational resource, preserved by an organization in order to determine what competitive advantages the

organization can generate by utilizing its knowledge (Wang, 2009).

According to all these schools of knowledge management strategies, knowledge has to be identified in terms of categories and levels. One identification approach suggested here is the knowledge matrix approach. A knowledge matrix is a table that lists knowledge needs. The matrix shows knowledge categories and knowledge levels.

Here we make distinctions between the following knowledge categories for investigating and preventing financial crime:

1. *Administrative knowledge* is knowledge about the role of management and executive leadership. It is knowledge about procedures, rules and regulations.
2. *Organization knowledge* is knowledge about how the business is organized and management as a law enforcement role. This is knowledge at the organizational level.
3. *Employee knowledge* is knowledge about where employees spend their working hours, what they do, and why they do it. This is knowledge at the individual level.
4. *Process knowledge* is knowledge about work processes and practices in business work when committing financial crime. Process knowledge is based on police science, which includes all aspects of policing internally as well as externally (Jaschke et al., 2007). It includes external factors that influence the role and behavior of policing in society.
5. *Investigative knowledge* is knowledge based on case specific and case oriented collection of information to confirm or disconfirm whether an act or no-act is criminal. Included here are case documents and evidence in such a form that they prove useful in a court case.
6. *Intelligence knowledge* is knowledge based on a systematic collection of information concerned with a certain topic, a certain domain, certain persons or any other focused scope. Collected information is transformed and processed according to a transparent methodology to discover criminal capacity, dispositions and goals. Transformation and processing generate new insights into criminality that guide the effectiveness and efficiency of prevention and investigation. Included in intelligence knowledge is phenomenological knowledge, which is defined as knowledge about a phenomenon, in terms of what it is about (know-what), how it works (know-how), and why it works (know-why). Phenomenological knowledge enables intelligence workers to "see" what "something" is about, by understanding and not missing when information emerges.
7. *Legal knowledge* is knowledge of the law, regulations and legal procedures. It is based on access to a variety of legal sources both

nationally and internationally, including court decisions. Legal knowledge is composed of declarative, procedural and analytical knowledge. Declarative knowledge is law and other regulations. Procedural knowledge is the practice of law. Analytical knowledge is the link between case information and laws.

8. *Technological knowledge* is knowledge about the development, use, exploitation and exploration of information and communication technology. It is knowledge about applications, systems, networks and databases.
9. *Analytical knowledge* is knowledge about the strategies, tactics and actions that executive managers and investigators can implement to reach desired goals.

An example of investigative knowledge in financial crime investigations is forensic accounting. Forensic accounting is concerned with identifying, recording, settling, extracting, sorting, reporting, and verifying past financial data. The focus of forensic accounting is on evidence revealed by the examination of financial documents. Financial crime such as fraud can be subject to forensic accounting, since fraud encompasses the acquisition of property or economic advantage by means of deception, through either a misrepresentation or concealment. Forensic examinations include consideration of digital evidence, including communications (Curtis, 2008).

To develop investigative knowledge in the area of forensic accounting, Kranacher et al. (2008) suggest a model curriculum consisting of several concepts such as basic accounting, basic auditing, transaction processing, business law, business communication and computer skills. The purpose of such a curriculum is to build knowledge, skills and abilities in forensic accounting to combat white-collar crime.

In addition to the above classification into knowledge categories, we also make distinctions between knowledge levels:

1. *Basic knowledge* is knowledge necessary to get work done. Basic knowledge is required for an intelligence officer and investigator as a knowledge worker to understand and interpret information, and basic knowledge is required for an intelligence and investigation unit as a knowledge organization to receive input and produce output. However, basic knowledge alone produces only elementary and basic results of little value and low quality.
2. *Advanced knowledge* is knowledge necessary to get good work done. Advanced knowledge is required for an intelligence officer and investigator as a knowledge worker to achieve satisfactory work performance, and advanced knowledge is required for an intelligence and investigation unit as a knowledge organization to produce intelligence reports and crime analysis as well as charges that are useful in investigation

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and prevention of financial crime. When advanced knowledge is combined with basic knowledge, then we find professional knowledge workers and professional knowledge organizations in law enforcement.

3. *Innovative knowledge* is knowledge that makes a real difference. When intelligence officers and investigators apply innovative knowledge in intelligence and analysis of incoming and

available information, then new insights are generated in terms of crime patterns, criminal profiles and prevention and investigation strategies. When intelligence units apply innovative knowledge, then new methodologies in intelligence and analysis are introduced, that corporate management can learn.

**Table 1.** Knowledge management matrix for knowledge needs in investigation and prevention of financial crime in organizations.

#	Category	Basic Knowledge	Advanced Knowledge	Innovative Knowledge
1	Administrative knowledge	<i>The role of a complaints and whistle-blowing investigator</i>	<i>Sources of information</i>	<i>Best practice in complaints and crime investigations</i>
2	Organization knowledge	<i>How the business is organized and managed</i>	<i>How internal misconduct and crime is solved</i>	<i>Power structures in the organization and links to the criminal world</i>
3	Employee knowledge	<i>Where employees spend their working hours</i>	<i>What employees do in their working hours</i>	<i>Why employees do what they do in their working hours</i>
4	Process knowledge	<i>Information sources in investigation and prevention</i>	<i>Analyses techniques in investigation and prevention</i>	<i>Behavior in investigative and preventive work</i>
5	Investigative Knowledge	<i>Investigative procedures</i>	<i>Contingent approaches to investigations</i>	<i>Hypothesis and causality in crime</i>
6	Intelligence knowledge	<i>Intelligence procedures</i>	<i>Contingent approaches to intelligence</i>	<i>Hypotheses and causality in potential crime</i>
7	Legal knowledge	<i>What investigators can do</i>	<i>What investigators cannot do</i>	<i>Expected outcome of court procedure</i>
8	Technological knowledge	<i>Equipment in investigative work</i>	<i>Equipment in analysis work</i>	<i>Artificial intelligence and expert systems</i>
9	Analytical knowledge	<i>Analytical methods</i>	<i>Analytical procedures</i>	<i>Analytical creativity</i>

Based on these categories and levels, our knowledge matrix consists of 9 knowledge categories and 3 knowledge levels as illustrated in Table 1. The purpose of the table is to illustrate that there are a total of twenty-seven knowledge-needs in investigating and preventing financial crime. Based on the table, each intelligence unit and investigation unit has to identify and fill in the table for knowledge needs.

Knowledge levels were here defined at basic knowledge, advanced knowledge and innovative knowledge. An alternative approach is to define knowledge levels in terms of knowledge depth: know-what, know-how and know-why. These knowledge depth levels represent the extent of insight and understanding about a phenomenon. While know-what is simple perception of what is going on, know-why is complicated insight into cause-and-effect relationships in terms of why it is going on:

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1. *Know-what* is knowledge about what is happening and what is going on. An executive perceives that something is going on, that might need his or her attention. The executive's insight is limited to perception of something happening. The executive does neither understand how it is happening nor why it is happening.
2. *Know-how* is knowledge about how financial crime develops, how a criminal behaves or how a criminal activity is organized. The executive's or investigator's insight is not limited to a perception of something is happening; he or she also understands how it is happening or how it is.
3. *Know-why* is the knowledge representing the deepest form of understanding and insight into a phenomenon. The executive or investigator does not only know that it occurs and how it occurs. He or she also has developed an understanding of why it occurs or why it is like this. Developing hypotheses about cause-and-effect relationships and empirically validating causality are important characteristics of know-why knowledge.

**Table 2.** Alternative knowledge management matrix for knowledge needs in investigation and prevention of financial crime in organizations.

#	Category	Know-What	Know-How	Know-Why
1	Administrative knowledge	<i>What investigating colleagues is all about</i>	<i>How investigating colleagues is done</i>	<i>Why investigation and prevention of financial crime is carried out</i>
2	Organization knowledge	<i>What employees do</i>	<i>How employees do the things they do</i>	<i>Why employees do the things they do</i>
3	Employee knowledge	<i>What colleagues do during their working hours</i>	<i>How colleagues do their work</i>	<i>Why colleagues do what they do</i>
4	Process knowledge	<i>What kinds of financial crime do occur</i>	<i>How financial crime does occur</i>	<i>Why financial crime does occur</i>
5	Investigative knowledge	<i>What investigative procedures are available</i>	<i>How investigative procedures work</i>	<i>Why investigative procedures work the way they do</i>
6	Intelligence knowledge	<i>What intelligence procedures are available</i>	<i>How intelligence procedures work</i>	<i>Why investigative procedures work the way they do</i>
7	Legal knowledge	<i>What laws and regulations are relevant for financial crime</i>	<i>How these laws and regulations are relevant for financial crime</i>	<i>Why these laws and regulations are relevant for financial crime</i>
8	Technological knowledge	<i>What technological means are available to enforce law on criminal employees</i>	<i>How these technological means enable law enforcement</i>	<i>Why these technological means enable law enforcement</i>
9	Analytical knowledge	<i>What approaches are successful in enforcing law on criminal employees</i>	<i>How are these approaches successful</i>	<i>Why are these approaches successful</i>

One part of the knowledge work is to investigate a crime where a colleague is a suspect. That type of internal policing is described above. It seems easy to forget another part of internal policing as well. Not just executives, but also other colleagues do themselves have a

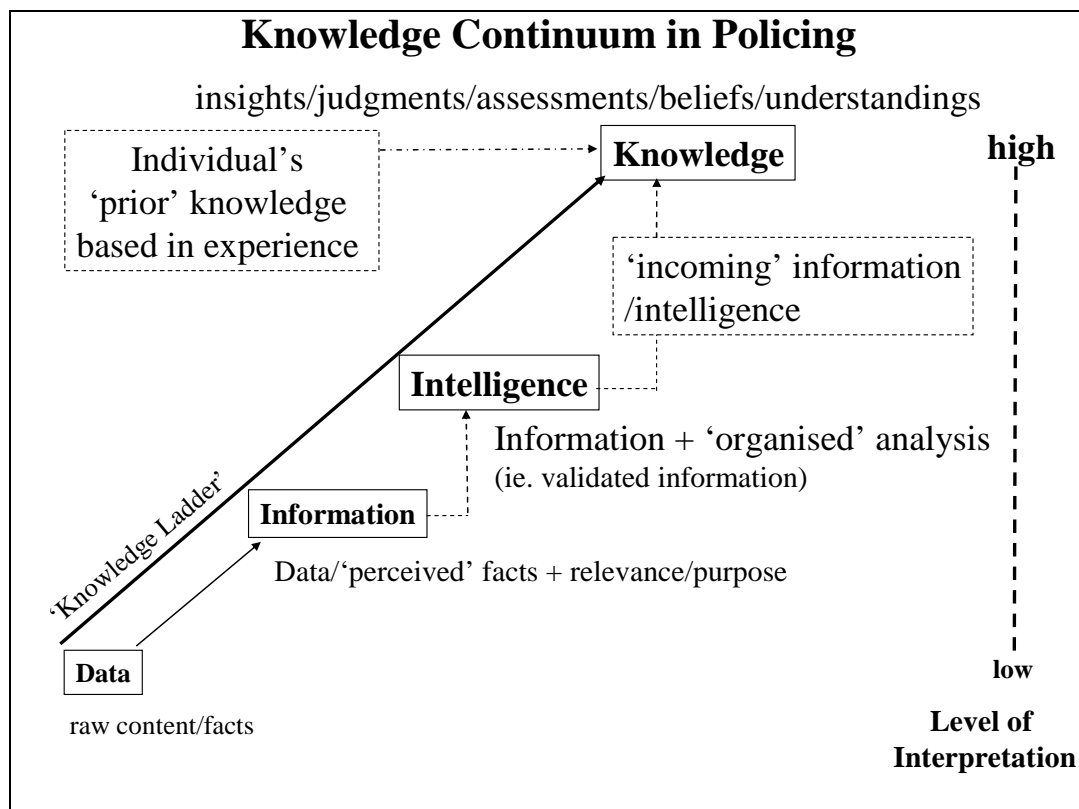
responsibility to prevent that colleagues get involved in illegal actions during the business work. To succeed with that executives and colleagues need knowledge mentioned above, and it is also important that internal police officers have an interest and dare to take action to prevent or react

on illegal actions when taken by colleagues during work processes.

## 5. FROM DATA TO WISDOM

While data are numbers and letters without meaning, information is data in a context that makes sense. Information combined with interpretation and reflection is knowledge, while knowledge accumulated over time, as learning is wisdom. In this hierarchical structure we find intelligence as more than information and as less than knowledge. Intelligence is analyzed information, as illustrated in Figure 1.

The word intelligence can refer to a product, a process and the individual organization that shapes raw data into a finished intelligence product as well as the larger community of these organizations. The word intelligence also often refers to the military or agencies like MI5 (Security Service) or MI6 (Secret Intelligence Service) in the UK. However, in this article, intelligence is related to criminal actions and defined as a goal-oriented gathering, systematization and analysis of information (Wilhelmsen, 2009).



**Figure 1.** Hierarchy of investigation and prevention insight expressed as a continuum

Data is considered the raw material out of which information develops. As notes information is data endowed with relevance and purpose. The same can be said about intelligence in that it is a form of insight to which some relevance has been attached through an attempt to offer an organized analysis of the information received by a crime analyst and/or intelligence officer. Hence, this is why intelligence is placed between information and knowledge on the above continuum, as ideally intelligence represents as argued a form of validated information.

A core process of policing and law enforcement is investigation. It is a policing truism that information is the lifeblood of an investigation. An investigation goes nowhere if information is not forthcoming about an incident. Information is the raw data that supplies the oxygen, which breathes life into an investigation. Ordinary

rank and file employees either working in human resource departments and accounting departments, or sitting at a computer doing searches, conduct background checks, or more sophisticated crime mapping and intelligence analysis reports and collect information.

Information and to a similar extent intelligence then consists of facts and other data which is organized to characterize or profile a particular situation, incident, or crime and the individual or group of individuals presumed to be involved. This organizing of the data to meaningful information of necessity involves some level of interpretation of the facts as presented. However, the role of interpretation here in information is relatively minor in comparison to its role in terms of knowledge construction. In this regard, the role of interpretation in intelligence is greater and more explicit than in information, but not as full blown as in the making of knowledge.

Knowledge helps develop relevant meaning to information in intelligence work (Innes and Sheptycki, 2004: 6):

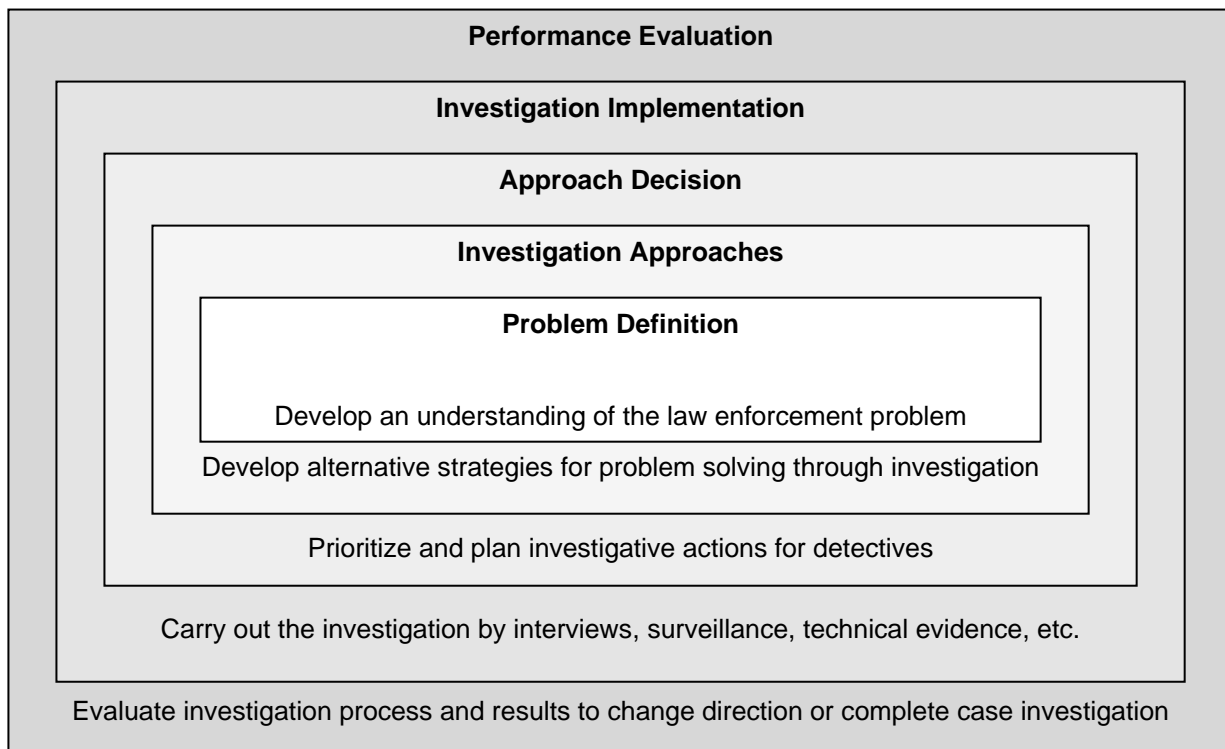
The distinction between information and intelligence is well established, but can be difficult to grasp. Information consists of bits of data that, when combined and viewed together with relevant background knowledge, may be used to produce intelligence, which informs the actions and decisions of policing organizations.

Knowledge as implied operates at a higher level of abstraction and consists of judgments and assessments based in personal beliefs, truths, and expectations about the information received and how it is should be analyzed,

evaluated and synthesized - in short interpreted - so that it can be used and implemented into some form of action.

## 6. KNOWLEDGE WORK IN VALUE SHOPS

Investigation and prevention of white-collar crime has the value configuration of a value shop. As can be seen in Figure 2, the five activities of a value shop are interlocking and while they follow a logical sequence, much like the management of any project, the difference from a knowledge management perspective is the way in which knowledge is used as a resource to create value in terms of results for the organization.



**Figure 2.** The knowledge organization of investigation and prevention units as value shop activities

The logic of the five interlocking value shop activities in this example is of a policing unit and how it engages in its core business of conducting reactive and proactive investigations. The sequence of activities starts with problem understanding, moves into alternative investigation approaches, investigation decision, and investigation implementation, and ends up with criminal investigation evaluation.

However, these five sequential activities tend to overlap and link back to earlier activities, especially in relation to activity 5 (control and evaluation) in policing units when the need for control and command structures are a daily necessity because of the legal obligations that policing unit authority entails. Hence, the diagram is meant to illustrate the reiterative and cyclical nature of

these five primary activities for managing the knowledge collected during and applied to a specific investigation in a value shop manner.

Furthermore, Figure 1 illustrates the expanding domain of the knowledge work performed in financial crime investigations, starting in the centre with problem understanding and ending at the edge with evaluation of all parts of the investigation process.

These five primary activities of the value shop in relation to a financial crime investigation and prevention unit can be outlined as:

1. *Problem Definition.* This involves working with parties to determine the exact nature of the crime and hence how it will be defined. For example, a physical assault in a domestic violence situation

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- depending on how the responding officers choose and/or perceive to define it can be either upgraded to the status of grievous bodily harm to the female spouse victim or it may be downgraded to a less serious common, garden variety assault where a bit of rough handling took place towards the spouse. This concept of making crime, a term used on how detectives choose to make incidents into a crime or not, is highly relevant here and is why this first activity has been changed from the original problem finding term used in the business management realm to a problem definition process here in relation to policing work. Moreover, this first investigative activity involves deciding on the overall investigative approach for the case not only in terms of information acquisition but also as indicated on Figure 1 in undertaking the key task, usually by a senior investigative officer in a serious or major incident, of forming an appropriate investigative team to handle the case.
2. *Investigation Approaches.* This second activity of identifying problem solving approaches involves the actual generation of ideas and action plans for the investigation. As such it is a key process for it sets the direction and tone of the investigation and is very much influenced by the composition of the members of the investigative team. For example, the experience level of investigators and their preferred investigative thinking style might be a critical success factor in this second primary activity of the value shop.
  3. *Approach Decision.* This solution choice activity represents the decision of choosing between alternatives generated in the second activity. While the least important primary activity of the value shop in terms of time and effort, it might be the most important in terms of value. In this case, trying to ensure as far as is possible that what is decided on to do is the best option to follow to get an effective investigative result. A successful solution choice is dependent on two requirements. First, alternative investigation steps were identified in the problem solving approaches activity. It is important to think in terms of alternatives. Otherwise, no choices can be made. Next, criteria for decision-making have to be known and applied to the specific investigation.
  4. *Investigation Implementation.* As the name implies, solution execution represents communicating, organizing, investigating, and implementing decisions. This is an equally important process or phase in an investigation as it involves sorting out from the mass of information coming into the incident room about a case and directing the lines of enquiry as well as establishing the criteria used to eliminate a possible suspect from further scrutiny in the investigation. A miscalculation here can stall or even ruin the whole investigation. Most of the

resources spent on an investigation are used here in this fourth activity of the value shop.

5. *Performance Evaluation.* Control and evaluation involves monitoring activities and the measurement of how well the solution solved the original problem or met the original need. This is where the command and control chain of authority comes into play for investigation and prevention units and where the determination of the quality and quantity of the evidence is made as to whether or not to charge and prosecute an identified offender in a court of law.

## 7. CONCLUSION

The idea of a knowledge strategy for financial crime prevention is presented in this article. Knowledge strategy represents an emerging trend in computing and information science, where technology is applied to support knowledge work in need of information resources. Knowledge resources can be classified in terms of knowledge categories and knowledge levels, as described in this article. The proposed knowledge matrix approach is useful in crime prevention because it identifies the relevance and relative importance of knowledge categories by knowledge levels.

Future research in the area of knowledge strategy for financial crime prevention may concentrate on empirical identification of knowledge categories and knowledge levels in law enforcement agencies. Furthermore, a cross-section of police districts in a country might be applied to identify causal relationships between knowledge categories and the extent of financial crime prevention.

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