Errata list

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Title of thesis: Financial Crime Tradecraft: A Critical Study of the Mechanics of Financial Crime

Abbreviations for different types of corrections:
Cor – correction of language

Page/Line	Original text	Corrected text
vii/131/	Automatic teller machine	Automated teller machine
vii/148/	Situation crime prevention	Situational crime prevention
1/346/	"…learning, planning and implementation (ALPi)…"	(Cor) "…learning and planning (ALPi)…"
2/376/	"…contributes to the defining…"	(Cor) "…contributes to defining…"
2/383/	"…provides researchers…"	(Cor) "…provides researcher's…"
3/406/	"…the so-called ounce of prevention continues to fail to adequately live up…"	(Cor) "…the so-called ounce of prevention fails to live up…"
3/412/	"…committed in the proverbial Wild West…"	(Cor) "…committed in unregulated spaces…"
4/414/	"Despite the application of fraud controls, hundreds of thousands of fraud controls occur every year across Australia…"	(Cor) "The implication of this is an imperfect understanding of how frauds are committed has the potential to lead to less effective fraud prevention approaches …"
7/496/	"White useful for detailing the specific stages of offending linked to specific crimes, such approaches potentially limit the capacity to generalise those findings to other crimes."	(Cor) "A strength of crime script analysis is its connection to situational crime prevention, where the focus on highly unique forms of crime allows for a much more nuanced crime prevention approach. However, this specificity might also restrict ability to generalise the outcomes of the study of one specific crime type to another crime type."
9/531/	"Second, the proximity of the fraudster to the target financial system…"	(Cor) "Second, the principal fraudsters relative position as an insider or outsider to the target financial system…"
12/601/	"…researchers…"	(Cor) "…researcher's…"
	"… or personal advantage'. Such a definition has found favour among some as a definition for the crime and thus guides this thesis…"	(Cor) "…or personal advantage'…"
16/718/	"Insiders are generally…"	(Cor) "Insiders, whether working onsite or remotely…"
19/775/	"…cognition…"	(Cor) "…cognitive…"
21/814/	"…researchers…"	(Cor) "…researcher's…"
25/904/	"Chapter 4 describes the dual ethical approvals process and protocols implemented to ensure that the data were collected ethically and are credible…"	(Cor) "Chapter 4 describes the dual ethical approvals process and protocols implemented…"
35/1137/	"…researchers…"	(Cor) "…researcher's…"
51/1606/	"…only rational choice theory has the requisite explanatory power to illuminate how fraudsters approach the planning of their crimes…"	(Cor) "…rational choice theory alone provides a useful explanation for how decision making, linked to planning of occurs…"
66/1880/	"Cressey (1953) was also sceptical of internal controls, which is ironic given that the fraud triangle is frequently used as a call to strengthen internal controls (Maulidi, 2020)."	(Cor) "It is possible to point to Cressey's (1953) own scepticism of internal controls as a potential irony given the fraud triangle is often used as a call to strengthen them, (Maulidi, 2020), however this somewhat overlooks the fact that internal controls have matured substantially over the past 70 years."
75/2059/	"By virtue of their position, insiders have unrestricted access to their victims."	(Cor) "By virtue of their position, insiders have unrestricted access to their victims, albeit they are also subject to natural surveillance as provided by colleagues within their workplace."
94/2516/	"…patterns between fraudsters classified as either insiders or outsiders."	(Cor) "…patterns between fraud cases classified as either insider or outsider cases."
94/2517	"… this thesis are frauds investigated by units of…"	(Cor) "…this thesis is built around fraud cases investigated by…"
94/2518/	"The selection of individual case management files as the 'units of analysis' directly influenced the research design as data may be drawn from criminal case management files and interviews with detectives as well as from an examination of court-produced pre-sentencing reports, which suggests a thematic approach to the analysis of data…"	(Cor) "The selection of fraud cases as the 'units of analysis' directly influenced the research design. These units of analysis consist of data drawn from criminal case management files, interviews with detectives, media reports, and court-produced pre-sentencing reports, see Table 4, all of which could be thematically analysed…"
96/2576/	"…researchers…"	(Cor) "…researcher's…"

97/2592/	"… sought to uncover and develop knowledge in conjunction with research participants."	(Cor) "…sought to uncover and develop knowledge in conjunction with research participants. To mitigate the potential of researcher bias, several controls were implemented. The research focus, research scope and questions were subjected to ethical approvals by the Australian National University, the Australian Federal Police and the New South Wales Police Force. Further, regular supervision meetings were conducted where analysis and interpretation of the findings were discussed to reduce the potential for research bias."
98/2620/	"The AFP provided the researcher with the contact details for detectives who had indicated a willingness to take part in the interviews."	(Cor) "Approvals were received from the AFP and NSWPF commanders of the relevant units within the respective organisations to undertake interviews with detectives. However, the exact number of potential participants that were approached within each organisation was not disclosed. The AFP interviews were arranged by the AFP around the work commitments of the detectives…"
98/2629/	"Detectives that met the criteria were again supplied…"	(Cor) "Detectives who met the criteria were supplied…"
99/2634/	"…audio-record..."	(Cor) "…audio-recorded..."
100/2677/	"A transcript of the interview was professionally transcribed..."	(Cor) "A transcript of the interview was then developed from the notes, supported by the record of interview to ensure accuracy..."
101/2685/	"… from the NSWPF."	(Cor) "… from the NSWPF. The adoption of a method that draws on cases investigated and prosecuted by police, it is acknowledged, is likely to draw criticism linked to a lack of data that might be said to derived from successful crimes. However, as noted earlier, this thesis rejects the limiting concept of 'getting away with it' as an indicator of criminal success; as each case examined resulted in funds being transferred from victim accounts into the control of the fraudsters."
101/2703/	"The participants that were interviewed…"	(Cor) "The participants who were interviewed…"
104/2730/	"… thesis (see Table 6)."	(Cor) "… thesis (see Table 6). These cases were then classified as either and insider or outsider case based upon the status of the principal fraudster as either and insider or outsider. Although justifiable, the reduction by 10 cases, from 23 to 13, raises some doubt as to the ability to generalise the findings of this thesis outside of the data under examination."
105/2748/	"…were the police transcripts of interviews…"	(Cor) "…were the transcripts of interviews…"
110/2819/	"…OT01c discreetly…"	(Cor) "…OT01c discretely…"
143/3472/	"…significant…"	(Cor) "…substantial…"
143/3475/	"…causal explanation…"	(Cor) "…explanation…"
169/3788/	"…whereas frauds are more commonly associated with insiders."	(Cor) "…whereas frauds are more often associated with insiders in the private sector."
169/3812/	"…others…"	(Cor) "…others'…"
170/3824/	"Instead, as long as one member of a criminal syndicate had access via their employment (McLaughlin & Muncie, 2006), routine activity theory…"	(Cor) "Instead, as long as one member of a criminal syndicate had access via their employment, despite the limitations of routine activity theory (McLaughlin & Muncie, 2006), it might be argued it is still an applicable explanation because motivated offenders…"
172/3875/	"…internal controls as…"	(Cor) "…internal controls were…"
179/4022/	"…pale…"	(Cor) "…sale…"
190/4278/	"…researchers…"	(Cor) "…researcher's…"
284/6377/	"…identification…"	(Cor) "…authentication…"
286/6405/	"Based on the above discussion, this…"	(Cor) "Based on the above discussion, and within the limits of its generalisability beyond this data, this…"
288/6451/	"…where criminal…"	(Cor) "…where, in the cases analysed as part of this thesis, criminal…"
290/6496/	"Outsiders were…"	(Cor) "Outsiders, unlike insiders in the data, were…"
295/6586/	"…researchers…"	(Cor) "…researcher's…"
295/6601/	"…researchers…"	(Cor) "…researcher's…"

300/6695/	“The infeasibility of…”	(Cor) “The inability to…”
301/6716/	“…nature, the age, volume…”	(Cor) “…nature, volume…”
302/6724/	“…two cases that didn’t…”	(Cor) “…two cases didn’t…”
302/6727/	“…fraudsters’ actions.”	(Cor) “…fraudsters’ actions, consequently, where it was available, these accounts were cross checked against other sources including expert non-police witness statements, surveillance device transcripts and media reports. A further limitation related to the fact that offenders and victims were subject to data collection due to time and access constraints. Had this occurred it is possible the information base would have been richer, potentially resulting in deeper insights into the planning behaviours of fraudsters.”
303/6758/	“…draws to conclusion…”	(Cor) “…draws to its conclusion…”