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From whistleblowing to action: Students' narratives on combating White-collar Crime in South Africa

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ABSTRACT

This study explores the perspectives of university students in South Africa on combating white-collar crime, extending beyond traditional whistleblowing approaches. Utilizing the Gioia methodology, this qualitative inquiry adopts an inductive approach to gather in-depth insights from participants. Semi-structured interviews were conducted with 20 students from a university in the Western Cape Province of South Africa. This approach facilitated a detailed exploration of personal experiences and perceptions related to white-collar crime. The study revealed that students in South Africa support proactive measures to address white-collar crime, such as implementing ethics bowls, enforcing strict regulations with qualification revocation, and integrating corporate governance and business ethics modules into all degree programs. Participants highlighted the significance of establishing feedback mechanisms between academia and industry, conducting lifestyle audits, and utilizing negative reinforcement to expose students to the repercussions of unethical conduct. Moreover, students proposed the use of "mystery employees" as a tactic to uncover and probe white-collar crime within organizations. This research adds to the discussion on white-collar crime by emphasizing the perspectives of students, a group often neglected in conversations about this type of crime and its prevention. Using the Gioia methodology and analyzing qualitative data from a specific region, the study provides new insights into the efficacy of anti-white-collar crime measures and proposes potential policy and educational interventions customized for the South African context.

1. Introduction

The rapid and widespread growth of white-collar crime in recent years poses a threat to the integrity of financial systems and financial stability (van Niekerk and Ponelis, 2024). These crimes place a significant burden on national resources, leading to costly prosecutions and lost tax revenues (Gottschalk, 2016). Within a South African-specific context, the literature (Bond, 2024; Chetty et al., 2024; Mlambo and Masuku, 2020; Nortje, 2023; Onyango, 2021) has explored various forms of corruption and white-collar crime. Bond (2024) investigates political corruption and corporate crime referring to it as South Africa's definition of capitalism. Additionally, financial fraud, procurement risks, transparency issues, corruption, cybercrime, and disinformation challenges in South Africa are explored through the work of Chetty et al. (2024) with the hope that artificial intelligence could be the solution to these problems. Mlambo and Masuku (2020) cite the gross abuse of authority with some government officials engaging in self-enriching behaviour using funding reserved for combating the infections and spread of COVID-19. Such actions were described by Mlambo and Masuku (2020) as the epitome of South Africa government corruption in their study titled, "*Governance, corruption and COVID-19: the final nail in the coffin for South Africa's dwindling public finances*". Salahuddin, Vink, Ralph and Gow (2020) specifically blame state capture as contributing factors to regression of progress in South Africa at national (state-level) while Thusi and Selepe (2023) cite the lack of accountability and effective consequence management as adversaries of good governance in South Africa. As a result, Thusi and Selepe (2023) posit that this has jeopardised the efficiency of the delivery of essential services in South Africa.

The mainstream media in South Africa constantly highlights the extent to which the country continues to struggle in providing support and protection for whistleblowers (Chetty et al., 2024). This issue of

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supporting whistleblowers in South Africa is also echoed by Gower (2023) who emphasises the imperativeness of mental health professionals in offering psychosocial support to whistleblowers. In contrast, Nortje (2023) established that South Africa's current law as primarily contained in the Criminal Procedure Act 51 of 1977 provides sufficient protection for whistleblowers in South African criminal cases. Furthermore, Onyango (2021) applauds South Africa for establishing whistleblower specific protection legislation, including anti-corruption and anti-fraud institutions.

The rise in white-collar crimes hinders economic growth, exacerbates unemployment, and results in widespread hardship, declining living standards, and reduced tax revenues (van Niekerk and Ponelis, 2024). Jayasekara et al. (2024) define "white-collar crime" as various types of fraud committed by professionals in business and government, highlighting its nonviolent nature. White-collar crime encompasses a variety of dishonest business practices, including commercial fraud, customer deception, slander, insider trading, and corruption (Sharmeen, 2024). These crimes, continuously evolving to deceive the public and government, result in significant financial losses (Sharmeen, 2024). Despite their historical persistence, white-collar crimes such as fraudulent accounts, large-scale governmental corruption, Ponzi schemes, and misappropriation of public funds continue to cause substantial harm (Sharmeen, 2024). Insufficient corporate governance frameworks often lead to white-collar money laundering (Jayasekara et al., 2022). Schoultz and Flyghed (2020) stress the importance of effective corporate structures in preventing such criminal activities within organizations. Furthermore, Bernales et al. (2023) demonstrate that white-collar crimes, including corruption, can have a negative impact on the performance and growth of companies.

Most academic literature on the subject relies on data from countries such as Sri Lanka, India, Canada, Australia and the United States of America. Despite the potential to shed light on the harmful effects of white-collar crime on businesses and a country's economy, there is a notable lack of research focused on developing strategies and ideas from students to combat white-collar crime. In Africa studies such as Lazarus et al., (2022), Ojedokun and Eraye (2012), Cross (2018), Aransiola and Asindemade (2011), have dealt with such issues of crime combating strategies, and the dark side of organized crime. For instance, Jayasekara et al. (2024) examined how agency conflicts between people and main government organs affect the combatting ability of white-collar money laundering in Sri Lanka. In addition, Agarwal (2024) conducted a thorough disquisition and analysis of the commercial fraud and white- collar crime in India. Furthermore, scholars in Canada, provided a review of the literature on white-collar crime that combines the perspectives of criminology and management sciences research (Le Maux and Smaili, 2023). Additionally, Turner (2014) conducted a study that investigated the propensity of an individual to commit white-collar crime in Australia. Moreover, Sohoni and Rorie (2021) explored how "whiteness" contributes to the prevalence and nature of elite white-collar crime in the United States.

The current novel study shows that there is evidence gap due to the fact that there are many exceptions which arose from it, but seems to be contradictory to the already available conclusions. In addition, the knowledge gap closed by the current research study is that the available theories and literature differ from the discoveries of the study, as well as the expectations from the wider exhausted research topics. Precisely, there is a gap in studies specifically addressing how students, who will soon enter the white-collar workforce, can contribute to combating white-collar crime. This suggests a missed opportunity to develop strategies and insights from the next generation of professionals who will play a crucial role in shaping the future of corporate ethics and compliance. Even in the South African context, there are gaps in research on white-collar crime. Existing studies have approached the issue from various angles but have not concentrated on university students. Existing studies from South Africa, focused on strengthening law enforcement to address white-collar financial crime in South Africa's private sector (van Niekerk and Ponelis, 2024). In addition, Muto, and Price (2014) examined an offender's perspective of what motivates and deters white-collar criminals in the South African workplace. Also, Sivnarain, (2015) delved into employee fraud at universities in KwaZulu-Natal by evaluating the nature and causes of this phenomenon as well as the preventative measures that are, or should be, implemented to obviate the risk of fraud at universities. Hoffman, (2019) examined what contribution mediation can make in addressing economic crime in corporate and commercial relationship in South Africa. Moreover, Magobotiti, (2021) studied the sentencing approaches to persons convicted of white-collar crime in South Africa.

From the above, it is evident that both international and local research currently lack emphasis on developing strategies proposed by students to tackle white-collar crime. After graduation, many students will assume roles such as accountants, auditors, compliance officers, and bank employees, where they will be in a position to detect and investigate suspected white-collar crimes (Gottschalk, 2020). Therefore, these students are crucial to this research, as they will eventually hold roles where they can help prevent such crimes (Gottschalk, 2020). This study aims to enhance strategies for combating white-collar crime in the corporate sector. Corporate management will benefit from the practical recommendations of this research, which are designed to help prevent white-collar corruption by employees. Consequently, this scholarly inquiry is both timely and necessary.

The remainder of the study is structured as follows: 2 describes the research originality and novelty of the study and followed by a research context on the limitations of traditional whistleblowing mechanisms within the South African context (3). In addition, 4 presents the theoretical foundations that underlie the study and 5 describes the methodology adopted. Thereafter, the key findings are presented and discussed in 6. 7 concludes by discussing the contributions to theory and practical implications, as well as the limitations and avenues for future research.

2. Research originality and novelty

The originality and novelty of this study lie in its exploration of how students perceive the effectiveness of current anti-crime measures and their suggestions for novel strategies to tackle white-collar crime. It can assist in the design of curricula which prepares students to access these programs effectively. Including students in the discourses about white-collar crime can improve a good culture of integrity and proper ethical behavior among the young people, simply known as youth engagement (Mejri et al., 2022). By focusing on the perspectives of university students, the study provides fresh insights into the limitations of traditional whistleblowing mechanisms and proposes alternative approaches to address corruption. The current study focusing on student's narratives about combating white-collar South African offers several novel contributions. The study indicates that students such as those in the study of law, business, criminology, can bring newest insights and innovative ideas on tackling white collar crime. This is due to gaps highlighted by narratives which yield new governance strategies. This investigation advances the field of management practice research by expanding existing theoretical frameworks on anti-crime within an African context. According to Le Maux and Smaili (2023), 31.3 % of white-collar criminals are arrested at least once in the 10 years following their first conviction and this high percentage should raise the important question of whether it is possible to assess, and therefore, prevent this rate of recidivism. Further to this, the current study shows how students perceive and propose educational programs necessary to combat white-collar crime. In addition, narratives offered by students can provide data that is valuable for policymakers, and this makes the policies more aligned to the realities and challenges faced by the younger generations in the communities. This perspective not only highlights gaps in current strategies but also proposes innovative solutions grounded in the experiences and opinions of a key

demographic—students. Policy development and application within a country like South Africa, takes a lot of patience in seeking clarity from the policy makers and the end users and beneficiaries of any policy (Minnaar-van Veijeren, 2000). Students will be able to compare their perspectives with those of professionals who are already in practice, working in the field of criminology to reveal the contrasting interests, and the overall white-collar crime in South Africa complementarities (Ebert and Pillay, 2022).

Hence this study enhances the understanding of how white-collar crime can be addressed in a region with unique socio-political dynamics. Specifically, the study contributes to academic disciplines such as management studies, organizational behavior, and public administration by offering valuable knowledge on students' views regarding the efficacy of anti-financial crime efforts. There are many cases of white-collar crimes that have state-owned enterprises, in South Africa which include Eskom. The state-owned enterprise has been a victim of this type of crime where the Gupta family and several Eskom Executives were implicated in the financial diversions, to benefit individuals through manipulation of contracts. On the other side, Steinhoff, a giant global retail company has faced deemed to be the largest corporate scandals in South Africa, where in 2017 massive fraud was discovered where the CEO and other executives were found to be manipulating profits by inflating them and hiding losses resulting in the collapse of the company's share price. Notwithstanding this, the organization has faced over 150 court cases to a total of 100 billion rands.

3. The limitations of traditional whistleblowing mechanisms

The United Nations recognizes the significant role that whistle-blowers play in fighting white-collar crime (Singh et al., 2023). Protecting these individuals is essential to ensure transparency, accountability, and ethical behavior in both organizations and society at large (Singh et al., 2023). Despite the importance of whistle-blowing, there are inherent weaknesses and challenges associated with it. The United Nations recognises the significant role that whistle-blowers play in fighting white-collar crime (Singh et al., 2023). Protecting these individuals is essential to ensure transparency, accountability, and ethical behavior in both organizations and society at large (Singh et al., 2023). Despite the importance of whistle-blowing, there are inherent weaknesses and challenges associated with it. It would be prudent to suggest that the one of the chief challenges facing whistleblowing is the protection of the identities of these individuals. The complexity in handling whistleblower reports has been stressed by Smaili et al. (2023) highlighting the difficulties in operating double agents. This notion of whistleblower management complexity is reinforced by Friedrich and Quick (2024), Olusegun (2024) and Vandekerckhove and Phillips (2019) who acknowledge this challenge and seek remedies to alleviate it. The consequences of whistleblowing have been investigated in different contexts. Kenny and Fotaki (2023) observed the financial and emotional costs whistleblowers endure after disclosing information. Their study provides empirical data on the tangible impacts of whistleblowing, highlighting the significant personal and professional risks involved. Additionally, an editorial published in Nature, discusses the mental health crisis in academia and how encouraging whistleblowing can help address issues like bullying and harassment (Nature Editorial, 2023). It also touches on the reluctance of institutions to support whistleblowers and the potential dangers they face. In some cases, whistleblowing puts employees at risk of retaliation from their peers (Djawadi et al., 2023). Building on the idea of retaliation for whistleblowing (Rahmatdi, 2023) pointed out that employees are sometimes prevented from even reporting unethical practices in the first place.

Due to such workplace environments, Rahmatdi (2023) therefore propose proactive development of confidential and secure mechanisms for reporting within organisations. The impact of whistleblowing on mental health is a commonly recurring theme (Bjørkelo, 2013; Kenny et al., 2019; MacLennan, 2024; Peters et al., 2011; Van der Velden et al., 2019). This is a trend that has span for over a decade. Bjørkelo (2013) found that workplace bullying resulted from whistleblowing, while Peters et al. (2011) established that while whistleblowers suffered from emotional aftereffects of their actions. This continues to 2019 with work conducted by Van der Velden et al. (2019) who observed mental health problems among whistleblowers. Whistleblowers tend to face the dilemma of whether their past should be hidden when seeking new roles as their prospective employers may have to take into consideration the job candidate's history of whistleblowing (Braun et al., 2021). This is due to the conflicting attitudes that hiring managers may hold concerning candidates with a whistleblowing history (Braun et al., 2021). The effectiveness of whistleblowing is sometimes impeded by organizational, institutional and cultural structures (Chordiya et al., 2020; Ekpenyong et al., 2020; Tiitinen, 2020) which tend to discourage and react punitively to such behaviour. Pardo, Smaili and Bensid, (2024) suggests that to maintain a culture of whistleblowing it is imperative that an atmosphere of suspicion is created, however such an environment would be detrimental to team cohesion.

Consequently, this study aims to explore additional strategies, as identified by students, that could further enhance the fight against white-collar crime beyond relying on whistle-blowing. These strategies can complement whistle-blowing efforts and create a more robust system for preventing and addressing white collar crime in an emerging economy like South Africa.

4. Theoretical foundations

Comprehending the complex nature of white-collar crime in the South African economy necessitates a theoretical framework that is attuned to the cultural intricacies and the region's context. Despite the proliferation of theories derived from Western viewpoints, it is crucial to adopt frameworks that resonate with the real-life experiences of the study participants. For instance, the strain theory's focus on societal pressure to achieve economic success often overlooks the cultural and historical contexts that shape ethical considerations and behaviors within post-colonial societies like South Africa (Agnew and Brezina, 2010). Similarly, the routine activities theory, which emphasises the convergence of motivated offenders, suitable targets, and the absence of capable guardians, fails to account for the complex socio-economic and power dynamics embedded in South African corporate and political landscapes (Miró, 2014). By highlighting these limitations, the researchers aim to demonstrate the need for alternative frameworks that are more culturally resonant and context specific. In addition, historically, South Africa's socio-political landscape has been shaped by a blend of indigenous African values and colonial legacies (Andreasson, 2010). The principles of Ma'at, which emphasize truth, justice, and harmony, align with traditional African governance systems that prioritized communal well-being and accountability (Chabalala et. al. 2021). Similarly, Omoluwabi's emphasis on moral character, respect, and social responsibility resonates with Ubuntu—a widely recognized South African philosophy that emphasizes interconnectedness and communal harmony (Abugu et al., 2022; Maziriri et al., 2024). By drawing parallels between these indigenous principles and South African societal norms, the researchers will illustrate the cultural resonance and moral authority these frameworks hold within the local context.

Morris et al. (2023) have outlined two broad approaches to theory development in the context of emerging markets: (a) the "outside-in" approach and (b) the "inside-out" approach. This study, focusing on investigating the strategies that can be used to combat white collar crime, opts for the "inside-out" approach. This approach involves drawing on local, indigenous concepts and ideas from an emerging-market context as the foundation for developing a new theoretical perspective or a novel set of theoretical ideas that may have

applicability and significance beyond that specific context. As described by Bruton et al. (2022), this is referred to as an indigenous perspective in theory-building. Contrary to relying on theories sensitive to context for theory development, indigenous approaches take a phenomenon-driven approach to comprehend issues, actors and behaviors in an emerging-market setting (Fisher et al., 2021).

Moreover, the researchers will articulate how Ma'at and Omoluwabi theories address these gaps by offering culturally relevant ethical principles that resonate with African value systems, thus providing a more nuanced understanding of moral obligations and accountability (Fayemi and Macaulay-Adeyelure, 2009; Monges, 1999). Ma'at emphasizes harmony, balance, and justice, which counteracts the materialism inherent in strain theory. Omoluwabi, with its focus on communal values and moral character, challenges the individualistic assumptions of Western frameworks, offering a perspective that considers collective well-being and ethical leadership. Further, empirical studies on ethical leadership and governance in African contexts have shown that Western ethical frameworks often fail to resonate with communal value systems prevalent in South Africa (Raimi and Raimi, 2023). Utilizing Ma'at and Omoluwabi allows for an ethical critique of white-collar crime through a culturally relevant lens that acknowledges the importance of communal accountability and moral integrity, which are deeply embedded in South African social and economic systems. Therefore, this study is anchored in the Ma'at and Omoluwabi concepts as its theoretical foundation.

4.1. Ma'at

A theory deeply rooted in African philosophy and particularly relevant to the South African context is Ma'at. Numerous studies such as the works of Chabalala et al. (2021), Ogunyemi and Ogunyemi (2022), Ashu (2021) have embraced Ma'at as their theoretical lens for their investigations. According to Monges (1999), Ma'at is the ancient Egyptian goddess and personification of truth, balance, order, harmony, law, morality, and justice. The theory of Ma'at is not only a religious belief but also a guiding ethical and moral framework that permeated all aspects of Egyptian life, including governance, law, and daily conduct (Pratt-Clarke, 2013). The Ma'at theory, with its emphasis on truth, balance, justice, and order, offers a valuable framework for addressing white-collar crime in South Africa. Given the pervasive nature of corruption and economic crimes in the country, Ma'at's principles can be leveraged to foster a more ethical and just society.

Notwithstanding the above, the study examines the relevance of the Ma'at theory to the study, suggesting that its principles offer a comprehensive and culturally meaningful framework for examining the perspectives of university students in South Africa on combating white-collar crime. For example, Ma'at underscores the role of leaders in upholding justice and order (Ashu, 2021). In South Africa, fostering a culture of ethical leadership in businesses and government can be crucial in combating white-collar crime. Leaders who embody Ma'at's values of truth, justice, and accountability can set a tone of ethical behaviour throughout their organizations (Ogunyemi and Ogunyemi, 2022). In addition, the principles of Ma'at can guide corporate governance practices by emphasizing the need for ethical decision-making, corporate responsibility, and safeguarding stakeholder interests. Adopting these principles can help prevent corporate misconduct and enhance the integrity of business operations (Ashu, 2021). Further, the Ma'at theory encourages the internalisation of ethical values as part of one's character. Applying this to South Africa means fostering a cultural shift where individuals, from students to professionals, are taught and encouraged to value ethical conduct over personal gain. Such cultural change is vital for long-term prevention of white-collar crime. Embracing the Ma'at principles enables a comprehensive exploration of the complex connections between white collar crimes and university students' perspectives in the South African context.

4.2. Omoluwabi

This study is additionally rooted in Omuluwabi, and it is noteworthy that various studies including those conducted by Abugu et al. (2022); Dartey-Baah and Amponsah-Tawiah (2011); Fayemi and Macaulay-Adeyelure (2009) have adopted Omuluwabi as their theoretical lens for their research inquiries. The concept of Omoluwabi originates from the Yoruba people of Nigeria and West Africa. It is a philosophical and ethical framework that embodies the ideals of good character, integrity, and responsibility (Fayemi and Macaulay-Adeyelure, 2009). Relatedly, the Omuluwabi philosophy place a strong emphasis on communal living, respect and moral upbringing and it is not just an individual attribute but a cultural ethos that guide behaviour and interaction within the community (Alo and Arslan, 2023). The Omuluwabi theory holds significant relevance in examining the perspectives of university students in South Africa on combating white-collar crime. Rooted in African philosophy, Omuluwabi underscores principles such as personal integrity and honesty (Fayemi and Macaulay-Adeyelure, 2009). By integrating the Omuluwabi theory, the study aims to offer culturally grounded, ethically rich framework that is highly relevant to the study and practice of combating white-collar crimes in South Africa. By promoting values such as integrity, responsibility, and respect for the common good, Omoluwabi framework can help shape individual behavior, corporate culture, and societal norms in ways that deter economic crimes and foster a more just and equitable society. Integrating these principles into education, leadership, governance, and legal systems can create a robust, holistic approach to combating white-collar crimes effectively.

5. Methodological aspects

The research followed an interpretivism research philosophy and employed a qualitative approach, utilizing semi-structured interviews with students at one University in Gauteng in South Africa, to gain a comprehensive understanding of the phenomena under study (Pheko, 2014). By incorporating a narrative inquiry and participant stories, the study aimed to collect data and grasp the perspectives of the participants (Blustein et al., 2013; Chinyamurindi, 2016). The use of narratives also enabled an exploration of the sequence of events and actions as they impact individuals (Czarniawska, 2004). Ultimately, the research sought to uncover meaning through participant reflections (Chinyamurindi, 2016). In this research, the Gioia methodology served as the foundational approach, with Sibeko and Setaka (2022), Simba et al. (2023) serving as guiding models for conducting the methodology and analysis. Gioia et al. (2013) suggest that this method is capable of generating new concepts and grounded theories through rigorous inductive studies, not only through impressionistic approaches. Given the view that entrepreneurship is influenced by social and contextual factors (Brush et al., 2009), the Gioia methodology was deemed particularly suitable for investigating established entrepreneurs in this context. Specifically chosen for its aptness, the Gioia approach was selected to deepen understanding of the strategies that can be used to combat white-collar crime. Additionally, Gioia (2021) contends that the methodology is well-suited for ensuring that research findings resonate with both informants and scholars in the entrepreneurship field. To achieve this, Gioia (2021) emphasizes the importance of reporting both first order (informant-centered) and second order (theory-centered) data and findings. This process involves narrative analysis, as illustrated in Fig. 1 presented later in the paper.

5.1. Sample

During a six-month data collection period, 20 post graduate students were recruited for the study using convenience sampling, a non-probability sampling method. It has been suggested that qualitative studies should have a minimum sample size of at least 12 to achieve data saturation (Braun et al., 2021; Guest et al., 2006). Therefore, a sample

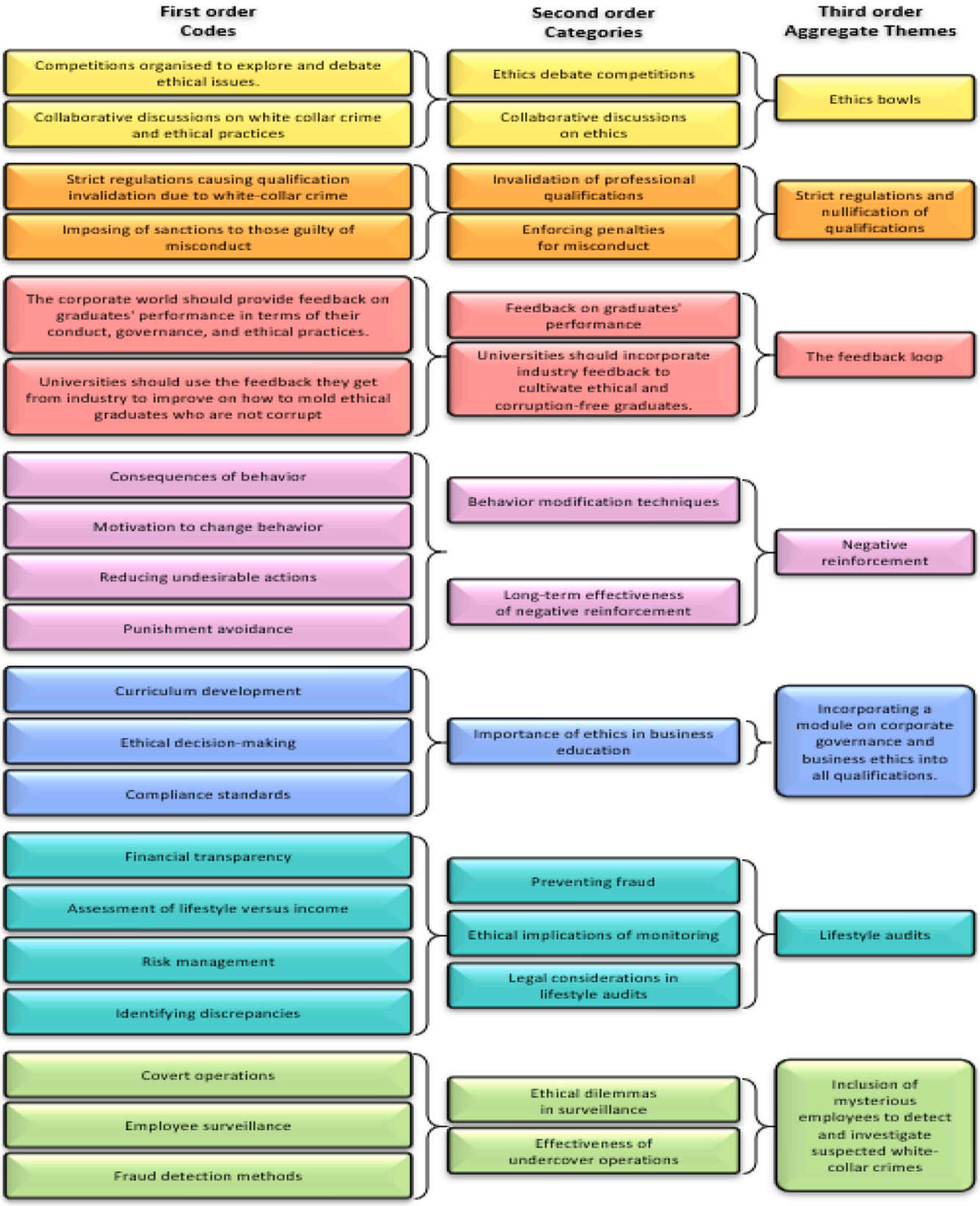

Fig. 1. Analytical coding process using the Gioia methodology. Source: The figure is created by the authors based on the interviews.

size of 20 was considered adequate for the qualitative analysis in this study. Convenience sampling was chosen for its cost and time advantages, which were important due to the academic nature of the project and time constraints within the academic community. Convenience sampling involves collecting data from individuals who are willing to participate and easily accessible to the researcher. The researchers used specific inclusion and exclusion criteria to select participants.

Table 1
The participants' demographic characteristics.

Participant Number	Pseudo Name	Age	Participant's Degree Programme	Year of Study
1	Mpho	26	Masters in Business Management	3rd Year
2	Peter	31	Masters in Business Management	2nd Year
3	Thandekile	29	Masters in Business Management	3rd Year
4	Mathew	34	Masters in Business Management	4th Year
5	Jabu	29	Masters in Business Management	1st Year
6	Te	33	Masters in Business Management	3rd Year
7	Sipho	42	Masters in Business Management	2nd Year
8	Nandi	31	Masters in Business Management	1st Year
9	Zanele	25	Masters in Business Management	4th Year
10	Thabo	34	Masters in Business Management	3rd Year
11	Lerato	27	Masters in Business Management	2nd Year
12	Bheki	33	Masters in Business Management	3rd Year
13	Kgosi	40	Masters in Business Management	1st Year
14	Palesa	36	Masters in Business Management	4th Year
15	Sibusiso	41	Masters in Business Management	2nd Year
16	Amina	52	Masters in Business Management	3rd Year
17	Themba	24	Masters in Business Management	4th Year
18	Xoliswa	29	Masters in Business Management	1st Year
19	Nomsa	43	Masters in Business Management	3rd Year
20	Khanyisa	42	Masters in Business Management	2nd Year

Source(s): Table by authors

(1) Participants had to be Masters students enrolled for the Masters degree programme in Business Management.

(2) Participants were required to have acquired knowledge on the topic of white-collar crime through their Business ethics module.

The interviews were conducted at the university premises, specifically in the participants' auditoriums and lecture halls, to ensure their comfort and familiarity with the environment. Each participant's interview was scheduled at their convenience and availability, with durations ranging from 45 minutes to 2 hours. Data collection took place over a three-months period, from May 2024 to October 2024. Prior consent was obtained from the participants to record the interviews, and pseudonyms were used to protect their identities. Table 1 presents an overview of the demographic characteristics of the participants.

5.2. Data collection method: semi-structured interviews

Data for this study were collected through semi-structured interviews, a common method in qualitative research (Sobuce, 2012; Lord et al., 2010). The interviews aimed to gather information on how individuals navigate their daily activities (Thompson, 2012). Conducted with students, the interviews followed a semi-structured format, focusing on specific areas of interest while allowing for flexibility in the discussion (Ncanywa, 2014). Maziriri and Madinga (2016) noted that this type of interview includes predetermined questions to gather expected information and open-ended questions to elicit unexpected insights. The format also allowed for additional questions as needed. To ensure accuracy, all interviews were recorded and later transcribed and cross-checked with the audio recordings. In total, 20 interviews were conducted.

5.3. Strategies to ensure data quality and reporting

To ensure robust data quality and accurate reporting in exploring university students' perspectives on combating white-collar crime in South Africa, a series of meticulously followed protocols were employed throughout the research process. These strategies were designed specifically for a qualitative study delving into the narratives of students, extending beyond traditional whistleblowing approaches.

Initially, an interview guide was meticulously crafted to align with the study's objectives and theoretical framework. This guide was subjected to an extensive expert review process, involving feedback from experienced researchers and subject matter experts in white-collar crime and qualitative research methodologies. This critical review ensured that the interview questions were well-structured to effectively elicit comprehensive and insightful responses from participants regarding their views and experiences related to combating white-collar crime.

Following the development of the interview guide, a pilot phase was conducted with a small sample of participants similar to the study's target group. This phase was instrumental in testing the guide's efficacy in generating the desired data and identifying any potential issues or ambiguities. Feedback from these pilot participants was carefully analyzed and used to refine the interview guide, thereby enhancing its relevance and clarity for the subsequent data collection phase.

The data collection process spanned six months, from July 2023 to October 2023, allowing sufficient time for in-depth interviews, transcription, and reflection. This extended period enabled researchers to thoroughly capture and analyze the qualitative data, ensuring a detailed exploration of the students' perspectives on white-collar crime. Conducting interviews at the university premises—specifically in auditoriums and lecture halls—provided a familiar and comfortable environment for the participants, which facilitated more open and candid responses.

Each interview was conducted at a time convenient for the participants, with sessions ranging from 45 minutes to 2 hours. To maintain confidentiality and ensure ethical standards, prior consent was obtained for recording the interviews, and pseudonyms were employed to protect participants' identities. The rigorous application of these protocols, including the expert-reviewed interview guide, pilot testing, and the extended data collection period, played a crucial role in upholding data quality and ensuring precise reporting of the students' narratives on combating white-collar crime.

5.4. Ensuring the quality and rigor of the research

To maintain the quality and rigor of the research, several methods were employed. The authors incorporated peer-debriefing and member checking throughout the entire research process, as suggested by Treharne and Riggs (2015). In addition, reflexivity was applied to mitigate potential biases, following the recommendations of Johnson et al. (2020). The principles of credibility, transferability, dependability and confirmability, outlined by Lincoln and Guba (1985), were also employed to ensure the trustworthiness of the research. Credibility was achieved by presenting an accurate representation of the findings and the phenomenon being investigated. The richness of the data and

results contributes to the potential transferability of the study to similar future research endeavors.

6. Data analysis

The researchers began their data analysis by transcribing all interviews and iteratively reviewing both the literature and interview transcripts to understand the strategies for combating white-collar crime. This method helped interpret the participants' narratives (Smith and Osborn, 2008) and derive meaning from the data (Watson and McGowan, 2019). NVivo software was used to handle the qualitative data, facilitating data coding and tracking similar text across the interview transcripts (Gioia et al., 2013). The analytical approach followed the framework outlined by Gioia et al. (2013), involving creating first-order, second order, and aggregate dimensions or themes to systematically analyze qualitative data and reveal key patterns, processes, and relationships (Magnani and Gioia, 2023; Nag et al., 2007).

In the first-order analysis, the interview transcripts were meticulously reviewed and coded to identify recurring patterns, concepts, and themes related to combating white-collar crime (Gioia et al., 2000). The initial coding involved open coding, where significant data units were identified and assigned descriptive codes (Gioia and Thomas, 1996; Gioia et al., 2013). These codes represented participants' views on strategies for addressing white-collar crime.

The identification of first-order dimensions involved reading and coding the interview transcripts to extract meaningful information, encapsulating key quotes, ideas, concepts, or experiences shared by participants about combating white-collar crime. Following the initial coding, the next phase was to group similar codes into second-order themes. This step involved recognizing commonalities and relationships among the codes and organizing them based on their conceptual similarity, resulting in a higher level of abstraction and summarizing broader themes that encompassed multiple codes. The second-order themes provided a more detailed understanding of the underlying concepts and patterns related to combating white-collar crime.

The final stage in the analysis involved aggregating second-order themes into higher-level aggregate themes (Gioia et al., 2013) to uncover broader patterns and overarching concepts spanning multiple second-order themes. By integrating and synthesizing these themes, the researchers identified overarching concepts capturing the essence of participants' perspectives on combating white-collar crime.

These steps included identifying initial concepts in the data and clustering them into categories (open coding) (Corley and Gioia, 2004), developing core themes, and aggregating these themes (Gioia et al., 1994) by examining commonalities and differences in core issues (Corley and Gioia, 2004). Fig. 1 illustrates the data analysis structure, showing first-order codes, second-order categories, and aggregate theoretical dimensions consistent with Corley and Gioia (2004).

6.1. Findings

This narrative analysis reveals the diverse perspectives of students regarding the issue of white-collar crime. Their verbatim responses illustrate a collective desire for proactive measures, educational reforms, and a culture of accountability in both academic and professional settings. The insights gathered can inform future discussions and policies aimed at combating white-collar crime effectively. The data analysis revealed the presence of seven distinct narratives depicted in Fig. 1.

6.2. Thematic analysis of student perspectives on combating White-collar Crime

Narrative 1: Ethics bowls

Participants emphasized the importance of interactive discussions on ethics, suggesting that ethics bowls could provide a platform for students to engage with real-world ethical dilemmas.

"Ethics bowls would really help us think critically about the choices we might face in our careers." [Mpho]

This was supported by another participant, who stated that:

"Having a space to debate ethical issues could prepare us better for when we encounter them in the workplace." [Sipho]

Narrative 2: Strict regulations and nullification of qualifications

Students expressed a strong belief in the need for stringent regulations and consequences for unethical behavior, including the possibility of nullifying qualifications for those found guilty of white-collar crimes.

"If someone commits a serious ethical violation, their qualification should be revoked. It sends a clear message." [Thandekile]

Similarly, another participant noted that:

"Strict rules are essential. We need to know that unethical actions have serious consequences." [Mathew]

Narrative 3: The feedback loop

Participants highlighted the significance of maintaining a feedback loop between academic institutions and the corporate world to ensure ethical practices are continuously discussed and reinforced.

"There should be ongoing conversations between universities and companies about what ethics look like in real situations." [Jabu]

This idea was echoed by Lerato, she elucidated that:

"A feedback loop could help us learn from real cases of unethical behavior and adapt our education accordingly." [Lerato]

Narrative 4: Negative reinforcement

Negative reinforcement is the idea of taking away an unwanted stimulus to encourage good behavior. The use of negative reinforcement as a deterrent against unethical behavior was discussed, with participants suggesting that visible consequences could discourage misconduct.

"Seeing real cases where people faced serious repercussions can definitely make us think twice before crossing ethical lines." [Zanele]

In agreement, a different participant mentioned them:

"Publicizing the consequences of unethical behavior could create a culture of accountability among students." [Khanyisa]

Narrative 5: Incorporating a module on corporate governance and business ethics

There was a strong consensus that incorporating a dedicated module on corporate governance and business ethics into all degree programs is crucial for preparing students.

"Every student should take a course on ethics. It's not just for business students; it's relevant for everyone." [Peter]

Another student reinforced this point by saying that:

"Understanding corporate governance is vital. It should be a core part of our education." [Amina]

Narrative 6: Lifestyle audits

Participants suggested that lifestyle audits could serve as a preventive measure to detect unethical behavior early on.

"Regular lifestyle audits could help organizations spot issues before they escalate into major problems." [Themba]

Building on this, another respondent commented that:

"If people know they'll be audited, it might make them think twice about their actions." [Nomsa]

Narrative 7: Inclusion of mysterious employees

The idea of employing covert investigators was proposed as a strategy to monitor and investigate suspected white-collar crimes within organizations.

"Having undercover employees could add a layer of security. It would be harder for people to engage in unethical behavior." [Xoliswa]

A similar sentiment was expressed by Bob, he expressed that:

"This could make workplaces more transparent and hold everyone accountable for their actions." [Bob]

7. Discussion

The concept of ethics bowls emerged as a narrative. Students highlighted that these competitive events, where teams of university

students debate ethical dilemmas, provide a valuable opportunity to cultivate ethical reasoning and decision-making skills. Through these debates, participants are prompted to consider moral principles, social responsibility, and the broader implications of their actions. These activities not only enhance academic engagement but also nurture ethical behaviour among future professionals, particularly in industries susceptible to white-collar crime, such as business, finance, and law. While ethics bowls are not widely practiced in South Africa and are more common in United states of America (Sethy et al., 2024), hence introducing them in the South African context could significantly contribute to reducing white-collar crime by promoting ethical awareness and sound decision-making among future professionals. Studies have demonstrated that participation in ethics bowls improves students' ability to critically evaluate ethical issues, preparing them to navigate complex moral decisions in their careers. For example, students who participate in the ethics bowl competition achieve objectives essential for good students and citizens (Ladenson, 2018; Lee, 2021; Safatly et al., 2020). Israeloff et al. (2022) contends that ethics bowls aid in developing ethical leadership by creating an environment where students must balance competing interests and consider long-term societal impacts, essential skills in preventing unethical behaviors like fraud and embezzlement. Additionally, these events can raise awareness of ethical guidelines and corporate social responsibility, potentially fostering greater accountability and transparency in professional settings. Literature has shown that universities incorporating ethics bowls into their curricula observe heightened levels of ethical awareness among students, with some attributing a decrease in unethical behavior in subsequent workplace settings to this training (Lee, 2021).

The study found that stringent regulations and revoking qualifications can effectively deter white-collar crime, which involves deceit and breach of trust for financial gain, leading to significant economic damage and societal distrust. Strict regulations increase the perceived risks of committing such crimes, as criminals are responsive to enforcement actions, according to Nguyen (2021). This aligns with Becker's rational choice model, where individuals weigh the benefits and costs before engaging in criminal activities (Loughran et al., 2016). Additionally, nullifying qualifications, such as professional licenses, can prevent recidivism among white-collar offenders by limiting their opportunities to reoffend, as discussed by Le Maux and Smaili (2023). This approach is crucial in sectors like finance and healthcare, where trust and integrity are vital, and the consequences of white-collar crimes can be severe. Combining strict regulations and revoking qualifications offers a comprehensive strategy to combat white-collar crime by deterring criminal behavior and fostering accountability.

The narrative of the “feedback loop” is in line with the works of Hellriegel et al. (2022) as well as Cole, and Kelly, (2020) which underscores a systems perspective in management as a means to tackle problems through a comprehensive framework (Fig. 2).

This framework comprises various components: inputs such as students, faculty, facilities, technology, and financial resources; transformation processes like lectures, assignments, experiments, and assessments; and outputs, which result in graduates entering the workforce. For a system to operate effectively, feedback is crucial. This underscores the significance of establishing a feedback loop between universities and the corporate sector. Such collaboration would entail organizations providing universities with insights into how their graduates perform in the workplace. If these graduates exhibit unethical behavior, it indicates a need for universities to reassess and adjust their educational processes (reevaluation of the transformation process). To address potential shortcomings, universities may consider introducing specific courses that concentrate on ethical issues. By doing so, they could cultivate an ethical mindset among students, equipping them to resist corruption and unethical practices in their future careers. This proactive approach not only enhances the integrity of graduates but also bolsters the relationship between educational institutions and the corporate world, ultimately contributing to a more ethically informed workforce.

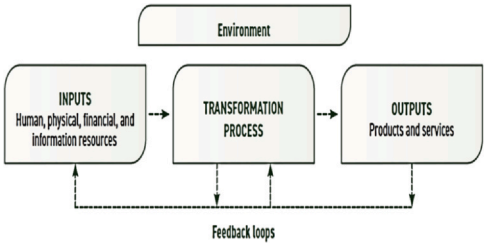

Fig. 2. Systems view point of management. Source: Hellriegel et al. (2022).

Another narrative that emerged from the investigation is “Negative reinforcement”. Exposure to the consequences of white-collar crime can serve as an effective deterrent for university students. White-collar crimes, such as fraud or embezzlement, often appear as low risk, but their repercussions are severe, including lengthy prison sentences, financial ruin, and social stigma (Friedrichs, 2009; Simpson, 2013; Noble, 2021). By organizing visits to prisons and courtrooms, universities can help students witness the real-world consequences of white-collar crimes. In prison, students would observe the social and psychological toll on those convicted of financial crimes, reinforcing the negative outcomes of such behaviour. Similarly, courtroom visits where students witness trials, and sentencing can highlight the legal and personal consequences of engaging in white-collar crimes. According to social learning theory (Bandura, 1977), individuals learn not only through direct experience but also by observing the actions and consequences of others, which in this case, would motivate students to avoid similar actions. These visits act as a form of negative reinforcement by making the unpleasant consequences of white-collar crime more tangible and immediate, encouraging students to make ethical decisions in their personal and professional lives. This exposure also fosters the development of moral reasoning (Kohlberg, 1981), helping students understand the broader social and personal implications of their actions. Ultimately, such interventions can play a critical role in reducing the incidence of white-collar crimes by promoting an informed, ethical, and law-abiding mindset among students.

The findings also reveal that incorporating a dedicated module on corporate governance and business ethics into degree programs is crucial for preparing students into the world of work. This finding is in line with the works of Zuckweiler, Rosacker and Hayes (2016) who found out that accounting majors report significantly greater understanding of corporate governance, the importance of corporate governance to business and the role of understanding corporate governance in their careers as compared to management majors. Theoretically, this link well with the perspective of the Ma’at which entails guiding ethical and moral framework that permeated all aspects of Egyptian life, including governance, law, and daily conduct. Deducing from this finding, it can be noted that integration of a dedicated module on corporate governance and business ethic into the degree programs equips students with the skills and knowledge to navigate complex ethical challenges, fosters accountability, and strengthens organizational governance.

Lifestyle audits have emerged as a key strategy for reducing white-collar crime. This aligns with existing literature, such as the work of McIntyre et al. (2022), which highlights the potential of lifestyle audits as a tool for government accountability and anti-corruption efforts. These audits can help identify public officials living beyond their means, suggesting that their wealth may stem from illicit activities, including bribery or other forms of corruption (Martini, 2012). Furthermore, McIntyre et al. (2022) argue that lifestyle audits are more effective than other verification methods in uncovering undisclosed financial information about public officials, particularly in cases where assets may be hidden under the names of family members or associates. Expanding on this, lifestyle audits not only serve to enhance

transparency and accountability within public service but also act as a deterrent against corruption. By subjecting officials to scrutiny regarding their financial lifestyles, these audits create an environment of oversight that can discourage unethical behaviour. Moreover, implementing lifestyle audits could foster greater public trust in government institutions, as citizens see proactive measures being taken to combat corruption. Such strategies can ultimately contribute to a culture of integrity, where ethical conduct is prioritised and upheld across all levels of government.

The investigation's final finding (Inclusion of mysterious employees to detect and investigate suspected white-collar crimes) highlighted the potential benefits of incorporating undercover employees to detect and investigate suspected white-collar crimes. Participants noted that if retail organizations effectively use mystery shoppers to assess performance, corporate environments could similarly benefit from this strategy. This aligns with the essence of mystery shopping, which Goanta (2023) describes as the practice of making test purchases under a disguise to uncover violations and gather evidence. Typically, mystery shopping helps companies evaluate service quality, employee performance, compliance with regulations, and other customer-related issues (Goanta, 2023). From this perspective, our study posits that a "mystery employee" can be conceptualized as an undercover agent tasked with identifying, investigating, and preventing white-collar crime within corporate settings. By adopting this approach, organizations could enhance their ability to combat fraudulent activities and improve overall integrity.

7.1. Implications of the study

This study makes a significant contribution to the academic understanding of white-collar crime, particularly within the South African context. By exploring the views of university students—an often-overlooked group in crime prevention discussions—the research fills a gap in existing literature and offers new insights into how future professionals perceive ethical behaviour and criminality in corporate and organisational settings. The study highlights the need to reassess ethics education at universities, as traditional teaching methods may fall short in instilling a strong sense of moral responsibility in students. Rather than relying solely on conventional approaches, interactive, real-world applications, such as ethics bowls, can promote critical thinking and ethical reasoning, better equipping students to handle complex ethical challenges in their careers. This finding is consistent with prior research, which shows that ethics competitions like ethics bowls foster ethical leadership, enhance moral judgement, and increase awareness of the consequences of unethical conduct.

The study further suggests that integrating corporate governance and business ethics into all degree programmes—rather than limiting them to business-related fields—would greatly enhance students' ability to make ethical decisions across a wide range of professions. It supports the view that ethical decision-making is a cross-disciplinary skill that should be embedded throughout higher education. Moreover, the establishment of a "feedback loop" between academia and industry would help ensure that university curricula remain aligned with the evolving ethical expectations of the corporate world, ensuring that students gain relevant, real-world knowledge. This concept draws from systems theory, which highlights the interdependence of various organisational components, suggesting that educational systems should evolve in response to feedback from both students and the professional sector.

From a practical standpoint, the study offers concrete recommendations for policymakers, educational institutions, and organisations aiming to combat white-collar crime. A key implication is the need for curricular reforms in higher education. Universities should consider introducing ethics bowls and expanding corporate governance and business ethics courses across all disciplines, thus exposing students in fields such as engineering, healthcare, and the arts to the ethical challenges of professional life. By instilling ethical reasoning and a sense of corporate accountability early in students' academic journeys, universities can help produce professionals who are more likely to resist unethical temptations once in the workforce.

For policymakers, the study underscores the importance of implementing and enforcing stricter regulations to address unethical behaviour in both professional and academic settings. The introduction of clear consequences—such as the revocation of qualifications or professional licences for those convicted of white-collar crimes—could act as a deterrent for potential offenders. This approach is aligned with Becker's rational choice theory, which posits that individuals weigh the potential rewards and risks before engaging in criminal activities. If the costs of committing white-collar crimes (e.g., losing qualifications or professional standing) are perceived as significant, individuals may be less likely to engage in such behaviour.

In addition to policy reforms, companies can adopt the strategies suggested by the study. Lifestyle audits, for example, can be used to identify early warning signs of unethical behaviour among employees, particularly those in positions of power or trust. These audits could be employed in both public and private sectors to uncover discrepancies between an employee's lifestyle and their declared income, potentially exposing corruption or financial misconduct. The study also proposes the use of "mystery employees" or undercover investigators as a way to enhance organisational transparency and detect fraudulent activities within the workplace. While this method is already used in customer service settings through mystery shopping, applying it to white-collar crime detection could offer businesses a novel approach to maintaining integrity and preventing fraud.

Finally, the study suggests that exposing students to the real-world consequences of white-collar crime—such as through visits to courts and prisons—could serve as an effective deterrent. By allowing students to witness firsthand the severe personal, social, and legal repercussions of unethical behaviour, they may develop a stronger sense of personal responsibility and moral reasoning. For organisations, similar exposure could be integrated into ethical training programmes, incorporating case studies of real white-collar crimes and their consequences to reinforce the importance of ethical conduct in the workplace.

7.2. Conclusion, limitations and future research suggestions

This study offers valuable insights into the perspectives of university students in South Africa regarding the combatting of white-collar crime. By highlighting their views on strategies such as ethics bowls, stricter regulations, lifestyle audits, and feedback loops between academia and industry, the research provides a fresh approach to how educational institutions, policymakers, and organisations can work together to reduce unethical behaviour in professional environments. The findings underscore the importance of more effectively integrating ethics education into university curricula and strengthening the enforcement of ethical standards both within academia and professional settings. By preparing students to tackle ethical challenges and fostering a culture of accountability, universities can play a vital role in shaping a more ethically aware workforce. This study contributes to the expanding body of research on white-collar crime and provides practical recommendations that could help improve education and policy in South Africa and beyond.

However, there are several limitations to this study that need to be acknowledged. The sample size is relatively small, which restricts the generalisability of the findings to other regions or institutions within South Africa, or in an international context. The participants' views may not fully reflect the broader student population, particularly in terms of socio-economic and cultural diversity. Furthermore, the study's reliance on qualitative data from semi-structured interviews, while offering valuable insights, may be influenced by participants' individual experiences and perspectives. The absence of a quantitative element also limits the ability to quantify or compare the findings across different groups. Moreover, the research mainly focuses on students' perceptions, rather than assessing the real-world effectiveness of the

interventions they suggested, which may limit the practical applicability of the findings.

Future research could build upon this study by increasing the sample size and incorporating a more diverse range of students from various universities across South Africa, as well as internationally, to ensure a broader representation of perspectives. Longitudinal studies could track the development of students' ethical views as they transition from academic to professional environments, providing deeper insights into the long-term impact of educational interventions on ethical decision-making. Additionally, examining the practical implementation and effectiveness of strategies suggested by students—such as lifestyle audits, feedback loops, and the use of "mystery employees"—could yield valuable insights into their real-world application and identify any challenges or barriers to their adoption. This could involve both qualitative and quantitative methods, including case studies or surveys in organisations that have adopted these strategies. Furthermore, future research could explore the role of ethical education in reducing white-collar crime within specific industries, enabling the development of tailored approaches to address ethical challenges in various professional sectors. By concentrating on industry-specific strategies, researchers can enhance our understanding of how education can influence ethical behaviour across different fields.

Ethics approval and consent to participate

This research study acted in accordance with the ethical standards of academic research, which among other things is protecting the identities and interest of respondents and assuring confidentiality of information provided by the participants. Respondents gave their informed consent to this research and were informed beforehand about the reason and the nature of the investigation to ensure that participants were not misled. Despite all the above-mentioned precautions, it was made clear to the participants that the research was only for academic research purpose and their participation in it was absolutely voluntary. No one was forced to participate.

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Authors' contributions

ETM was the project leader, who initiated the core concept and driving the development of the project's foundational idea. ETM also offered strategic guidance and oversight throughout the research process, ensuring that the project's goals were successfully achieved and that the collective contributions of all authors were seamlessly integrated into the final manuscript. BM, BN, and TC actively supported the development and refinement of the paper, contributing to both the analysis and the enhancement of the overall structure and content.

CRediT authorship contribution statement

Chuchu Tinashe: Writing – review & editing, Investigation, Funding acquisition, Formal analysis. **Nyagadza Brighton:** Supervision, Project administration, Methodology. **Mabuyana Brian:** Writing – original draft, Resources, Methodology. **Maziriri Eugine Tafadzwa:** Funding acquisition, Formal analysis, Data curation, Conceptualization.

Declaration of Competing Interest

The author declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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