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THE PSYCHOLOGICAL MECHANISMS OF FRAUD

Recently in Ukraine fraud has increased and is characterized by the change of shapes, types and methods. The development of new technologies, the deep economic and social crisis in our society, legal instability create ample opportunities for the rapid development of this type of crime. Specified causes special attention of scholars and practitioners in the study of this phenomenon.

According to the criminal code of Ukraine fraud is the acquisition of another's property or the acquisition of the right to property by deception or abuse of trust.

Improvement of the activity of law enforcement authorities in the investigation of acquisitive crimes, including fraud attacks, improving the quality of investigation of such crimes, in addition to the criminal, criminal-legal and criminological research, depends on the implementation of knowledge in psychological science. Importance of the study of the factors contributing to the successful implementation of fraudulent intent. We are talking about the study of the personality of the offender, the degree of possession of the methods and techniques of criminal manipulation, and study of the psychological characteristics of victims of fraudulent attacks.

The identity of the modern fraudster has specific features as kernel-level personality and specific psychological characteristics.

The scammers used the technology of the psychological impact on potential victims using a variety of methods aimed at the manipulation of consciousness.

Keywords: *fraud; identity fraud; the victim; victimization; psychological mechanisms of fraud.*

The fraud are gaining and having the changes of the shapes, forms and methods in Ukraine recently. The development of new technologies, deep economic and social crisis in our society, the legal

instability creates opportunities for extremely rapid development of this type of crime. This is causes of attention of the scientists and practitioners for the research of this phenomenon.

The study of criminal and criminological aspects of fraud committed in the works of G. Anisimov, P. Berzin, G. Borzenkov, A. Gurov, P. Kovalenko, M. Korzhansky, A. Lysodyed, P. Matyshevsky, V. Moisyk, B. Nikiforov, A. Danilov, M. Panov, A. Pinaev, S. Romanov, P. Sabitov, A. Smaglyuk, I. Foynytsky, S. Chernavsky, V. Shepitko and others.

In the victimology researchers were published the works Y. Antonyan, L. Bagriy-Shakhmatov, V. Vandyshchev, T. Varchuk, V. Vasilevich, G. Hentyha, I. Danshin, A. Dzhuzha, A. Zakalyuk, Y. Zarosynsky, A. Zelinsky, Y. Ivanov, V. Konovalov, S. Kosenko, A. Kostenko, V. Kudryavtsev, V. Minska, A. Moysyuk, G. Pischenko, K. Popov, D. Rivman, A. Sitkovska, V. Tulakov, L. Frank, B. Khristenko, H. Schneider, O. Yurchenko and others.

Psychological characteristics of the individual of the cheat, of the criminal manipulation techniques are presented in the works of A. Kravchenko, O. Onishchenko, O. Tsilmak.

According to the Criminal Code of Ukraine, fraud – it is the appropriation of another's property or the acquisition of property by fraud or breach of trust [1]. The perpetrator uses the deception (posts victim of false information or hide certain circumstances) or breach of trust (trust unlawful use of the victim) in order to cause the victim's confidence in the utility or compulsory transfer of the property or rights to it. Mandatory signs of fraud victims are voluntary transfer of property or rights on property. In addition to the legal qualifications, the fraud is characterized:

- dynamic structure and composition of persons, which involved in any fraudulent activities, especially their interaction;

- the concept and the purposes of fraudulent activities;

- fraud's technology and implementation using assistive devices, technologies and equipment, etc.;

- psychological aspects of participants implementing fraudulent acts that intentionally or unintentionally take part in them;

- impact of the implementation of fraud (fraudulent successful implementation of plans or failure and the sentencing court for fraud, damage to facilities of fraud and its compensation).

The improvement of law enforcement in the investigation of mercenary crimes, including fraud attacks, improve the quality of investigation of such offenses, other than forensic, criminal and criminological research, are depends on putting into practice the knowledge of psychology. It is important to study the factors that contribute to successful implementation of fraudulent intent. This is the study of personality rogue, degree possession of criminal methods and techniques of manipulation and study of psychological characteristics of victims of fraudulent attacks.

The personality of modern fraudster has features that distinguish it from other categories of criminals and law-abiding citizens on the level of individual nuclei (focus, goals, motivations, attitudes, self-esteem) and certain psychological characteristics.

In terms of E. Lysoyed, a scammers – is mainly persons with persistent antisocial orientations, not related by marriage or other socially beneficial relationships and roles. They are marked by a profound disrespect for society, distorted understanding of moral values, the contempt for the existing beside the members of society. However, their negative attitude to the environment the crooks try to hide and avoid conflicts, that are sophisticated in their craftiness, hypocrisy and capacity for transformation. Externally they are sociable and talkative people, which are able to quickly attract the attention of others, get them interested, get in confidence, to make a good impression or secure the right person [2].

As V. Shepitko notes, the rogues are characterized by a specific set of attributes. The most criminals have a strong gift of imaginations, they use influence and ability to convince the people. The personal qualities of «sons of Lieutenant Schmidt» are a ruse, dissimulation, the ability to attract others, knowledge of ways forgery [3].

Thoroughly psychological portrait of modern rogues is submitted O. Tsilmak. It contains in psychophysiological field (in the qualities – mobility, activity, vitality, mental sustainability, high education, knowledge; in the abilities – fast response to the rapidly changing environment and easy adaptability to it, the speed of the reactions for visual, auditory, tactile, olfactory and motor stimulus; response choices with preliminary assessment of the situation and reactions to danger); in the intellectual sphere (in the qualities – cunning, ingenuity, diversity of interests, flexibility, observation,

dexterity, deduction, curiosity, creativity, intellectual initiative, enterprise, predictability, developed imagination; in the abilities – the ability to improve methods of criminal fraud or develop new ones; simultaneously observe the many characteristics of the object of criminal attention and a large numbers of them; to build the logic sequence of fraudulent actions to achieve a criminal purposes; the regulation of emotional states, arbitrary regulation of cognitive processes, the internal action plan); in the strategic sphere (in the qualities – empathy emotional, cognitive, predicate, insight of strategy, sustainability, intuitiveness, in the abilities – the ability to inspire confidence, make projection, imitation and prediction of motor and affective reactions of victims, visual psychodiagnosis individual psychological characteristics of victims, to find «weaknesses» and apply appropriate methods of manipulation, penetrate the inner world of the victims, to feel and understand her mental state, to predict future behavior); in the emotional and volitional (in the qualities – internal organization, poise, determination, perseverance in achieving goals, courage, risk appetite and adventure, tolerance, in the abilities – the ability to self-control and self-control manipulation in different situations); in the communicative sphere (in the qualities – sociability, talkactiveness, contact, availability, diplomacy, benevolence, confidence and ease in communication, linguistic dexterity and attractiveness, social perception, in the abilities – the ability to adjust to different forms of communication and choose the appropriate demeanor; establish psychological contact, adjust and manage the interaction debug feedback, perform suggestive influence and persuade people, to obtain information required for criminal acts, negotiate, «listen and hear»); in the artistic sphere (in the qualities – mendacity, charisma, presentable, in the abilities – the ability to manipulate and to deceive, to publish of victim a false information, to the role of reincarnation, accurately play the role of various social and professional types; impersonate other people, improvise; do not show their true attitude, to create a impression of need or reliable person, to attract the attention of people, to present yourself and engage the victim); in the leadership sphere (in the qualities – authoritativeness, efficiency, activity in achieving results, independence, competitiveness, in the abilities – the ability to manage people, to lead, to carry out psychological and information-intellectual influence on the mind and

will of the victim, to attract people); in the sphere of social orientation – the antisocial orientation, distorted sense of justice, greed, selfishness and self-centeredness, lightheadedness, negative, arrogant attitude to people, ignoring the principle of distribution of wealth by labor, disregard for the interests and opinions of members of society, the lack of a sense of compassion for the victims, dishonesty); in the motivational sphere – the fraud reckless need, desire to «easy money», to risks, to most skillful lie and mislead, to well live impeding themselves, bring their own importance, setting the selfish satisfaction of needs, resistant conscious attitude to wealth and success in life , greed) [4].

According to O. Onishchenko, the successful implementation of fraudulent activity is possible in the presence of specific psychological characteristics: high communication skills, sensitivity to interpersonal contacts, flexibility, communication, makiavelizm (dominant strategy of social behavior that involves manipulation of others for personal use, despite their self-interest), desire (sometimes dissatisfied) to leadership [5].

According to the results of the research O. Kravchenko, the personal qualities of rogue is cunning, deceit, ability to interest. The level of mental development rogue is higher average, they have considerable knowledge liberality, a variety of interests. Under psychophysiological characteristics, fraudsters have mobility, easy adaptability to rapidly changing conditions, communication. They have a pronounced volitional qualities, which manifested, particularly, in patience and activities to achieve goals, persistence and determination, vigor. They are characterized by a constant search for those activities, which will fully manifest their abilities, skills and abilities [6].

A special place in the structure of personality of rogue are belongs skills and habits. The study of these properties is important, when investigating fraud detection and investigation of a criminal, because often a rogue skills and habits affects on the election of the method and mechanism of the crime. Thus, the use of policemen psychological portrait rogue will enhance their professional level, effectively carrying out search operations and pre-investigative measures.

A wide range of people are becoming vulnerable for fraud through the use of the modern technologies of psychological impact. In addition, there are certain psychological characteristics, that increase vulnerability to manipulation in the criminal fraud.

Thus, according to the results of victimological research of K. Popov, psychological characteristics typical victim of fraud is financial interest, consumer interests, «noble» motives (the compassion, willingness to help, generosity, etc.), personal feelings (the affection, sympathy, intimate feelings, etc.), personal property (the self-interest, greed, suggestibility, trust, self-confidence, curiosity, etc.) [7].

O. Onishchenko believes psychological characteristics of potential fraud victims: the extraversion personality, the high level of claims, the increased readiness to mobile action, the dissatisfaction with their social status, the deficiency of communication [5].

The scammers are using the technology of psychological impact on potential victims, involving a variety of techniques to manipulate their consciousness.

As noted by A. Danilov, the cheat, communicating with the victim, always observe the following basic rules for achieving success: 1) says only that it wants to listen to the victim; 2) says less, than listening, or a lot of words masking their intentions; 3) never argue; 4) readily admits his wrong, if it can promotes success; 5) tries to reach the right companion agreement on minor issues, moving later to serious; 6) shows a sincere interest in communication, expressing his kindness; 7) the supports a person realize its significance [8].

The special role in the manipulative techniques are belongs psychophysiological factors: the state of fatigue, the hunger after the workshop, the isolation from external contacts, the time limit for deciding persistent, the specially selected background music. These factors help to reduce the level of conscious control of the individual.

On the workshops and presentations, are organized to attract potential victims of fraud, in addition to background music, a very significant factor, that affects the emotional state, is a common rhythmic movements and chants members of the signal from the scene. So are triggered social-psychological effects of psychology crowd: mechanism of imitation, conformity.

The ideology of rich quick dominates in the modern society. To achieve this goal there are economic and political conditions. It promotes fraud. The gap between rich and poor causes the stress and the need of the people to use every opportunity to improve their financial well-being. Scammers try to call and use the illusory sense

of fear victims lose chance to earn good money. They offer a situation of «lack of time» decide on visiting information seminar, provided that use «only opportunity».

Scammers use the dissatisfaction of victims to their social status, socially significant natural settings people to have a paid and great job, to guarantee the success and prosperity of the family, to get rid of financial problems.

Scammers are affecting on the self-esteem of the victim from her «light stroking» until the obvious flattery. Gain a sense of significance guest is due to a sense of participation in a large, progressive design, feeling the part of it.

Any type of fraud based on the actualization of irrational layer of consciousness. Fun does not appeal to a reason, they influence the subconscious level of symbolic images. These images may be the simple words, which themselves do not mean anything, do not carry any information, however subconsciously play an important role: offering the comfort, inspire epy sense of self-confidence, belief in the rightness and awaken the most primitive instincts in first of all – greed.

Another element of fraud – a guarantee, that the victim will not have to exert much effort to complete the task. Fraudsters are direct influence on a certain category of people – those, who believe in the «Field of Miracles». Our folklore presents wealth as a sudden something, that we should not make their work and wasting time (tale of Emelka, which was lying on the stove and through pike became rich; tale «On the Fisherman and the Fish» and others). Using the power of authority is widely used in psychological impact on both the group and the individual.

Effective strategies thinking and behavior, as individuals and groups, are modeled of the using the techniques and principles of neurolinguistic programming. Manipulation of consciousness is performed by obtaining initial agreement, linguistic techniques in «dealing with objections», pointing techniques of trance. As a result of the use of such manipulation and other techniques impact on the victim, most of them formed an illusion of freedom of choice behavior.

Vulnerability to manipulation influences in our society caused by low levels or absence of psychological mechanisms of protection against manipulation of the majority. This is due to psychological characteristics of the Soviet totalitarian regime, in which there was a clearly organized system of measures to block the function of

reflective consciousness and the formation of the inhabitants of the USSR «obedient performers» the aspirations of management.

Thus, the optimization of process detection and investigation of fraud is an important problem, that arises today and needs to take account of knowledge of psychology. Understanding and application of policemen psychological aspects of identity thieves, criminal manipulation mechanisms and features victimological victim of fraud will increase their level of professional competence, good conduct search operations and pre-investigative measures.

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