

**A CRIMINOLOGICAL EXPLORATION OF ASSOCIATED  
ROBBERIES IN GAUTENG, SOUTH AFRICA**

by

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# DECLARATION

STUDENT NUMBER: 42992931

I declare that **A CRIMINOLOGICAL EXPLORATION OF ASSOCIATED ROBBERIES IN GAUTENG, SOUTH AFRICA** is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

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SIGNATURE

MS Thobane

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DATE

# **DEDICATION**

THIS THESIS IS DEDICATED TO MY LATE GRANDMOTHER

Mantwa Stephina Kwadi-Lepemola

Who had so much faith in me and instilled in me from a tender age that  
I can be anything I want to be.

MAY HER PRECIOUS SOUL CONTINUE TO REST IN GOD'S ETERNAL PEACE!

## ACKNOWLEDGEMENTS

Firstly, I would like to give thanks and praise to the **Lord Jesus** for the strength, wisdom, guidance and perseverance to complete this study. It was in my time of weakness when He showed His strength and that He is the GOD of the impossible. Through Him ALL THINGS are indeed possible!

Secondly, it would have not been possible for me to complete this project without the continual support of several individuals and organisations. I would thus like to convey my heartfelt gratitude to the following:

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- The **seven victims** and **500 members of the public** who took part in the study. Your momentous contribution to this study is not taken for granted.
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## ABSTRACT

The goals of this research were to *explore*, *describe* and *explain* the crime of associated robbery, which at the time of this study, was a scientifically unknown phenomenon. Associated robbery is defined as “a bank-related robbery (by association) of cash or attempt thereto, committed against a bank client or his/her delegate, at any stage while en-route to or from a bank branch, ATM or cash centre or inside the branch to effect a deposit, or, withdrawal” (SABRIC 2013:4) This robbery is divided into two main categories, namely robbery before cash deposit and robbery after cash withdrawal. As found in literature and also evident in the findings of this study, more incidents and related cash losses are reported from robbery after withdrawal, which is sub-divided into *muti* scam, money bomb and spiked drink.

This study followed an exploratory, sequential, mixed-method research approach where the qualitative phase took place first – followed by the quantitative phase. The topic was firstly explored by collecting qualitative data via in-depth, one-on-one interviews (from a phenomenological point of view) where mutual meaning was sought, as understood by victims of associated robbery. To gather quantitative data, 500 bank clients (i.e. individuals, small business owners and *stokvel*/saving club members) completed a survey questionnaire. Their perspective on the phenomenon of associated robbery was thus explained and described through the use of descriptive statistics, particularly univariate and bivariate statistical analysis.

The most significant contribution made by this study, is embedment of the preventative measures used by the banking industry and other stakeholders such as the SAPS into the Situational Crime Prevention (SCP) and Crime Prevention Through Environmental Design (CPTED) principles approaches. This model is heavily grounded on 12 SCP strategies, namely: access control; deflecting offenders; controlling facilitation; entry/exist screening; formal surveillance; surveillance by employees; natural surveillance; target removal; reducing temptation; rule setting; stimulating conscience; and facilitating compliance. Furthermore, the model emphasises that the combating of associated robberies is a collaborative effort and thus the individual (bank client), the

banking industry, the criminal justice system (CJS) and the general public all have to work together in fighting this endemic.

The lack of knowledge mainly from a victim's perspective was identified as one of the challenges faced. However, this presented an opportunity for this study to make a significant contribution to the development of scientific literature. Moreover, the use of opportunity theories to explain the reasons why individuals are victimised placed the phenomenon in the criminological research milieu – thus pioneering a way for researchers who may wish to conduct future research on the same topic.

### **KEY TERMS**

Associated robbery; bank-following robbery; bank robbery; business robbery; common robbery; fraud; house robbery; money bomb; *muti*; small business; *stokvel*/saving club; spiked drink; South African Bank Risk Intelligence Centre (SABRIC)

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## LIST OF ABBREVIATIONS

<b>CBD</b>	Central Business District
<b>CCTV</b>	Closed Circuit Television
<b>CEO</b>	Chief Executive Officer
<b>CID</b>	Criminal Investigation Department
<b>CIT</b>	Cash-in-Transit
<b>CJS</b>	Criminal Justice System
<b>CLAW</b>	College of Law
<b>CPTED</b>	Crime Prevention Through Environmental Design
<b>CSIR</b>	Council for Scientific and Industrial Research
<b>DCS</b>	Department of Correctional Services
<b>EFT</b>	Electronic Funds Transfer
<b>ID</b>	Identity
<b>IP</b>	Internet Protocol
<b>MO</b>	Modus Operandi & Modi Operandi
<b>PIN</b>	Personal Identity Number
<b>POS</b>	Point of Sale/Service
<b>RICA</b>	Regulation of Interception of Communications and Provision of Communication-Related Information Act
<b>SA</b>	South Africa
<b>SABRIC</b>	South African Banking Risk Information Centre
<b>SAPS</b>	South African Police Service
<b>SCP</b>	Situational Crime Prevention
<b>SME</b>	Subject Matter Expert
<b>SIM</b>	Subscriber Identity Module
<b>SMS</b>	Scientific Methods Scale
<b>UNISA</b>	University of South Africa

## Chapter 1

### GENERAL ORIENTATION: CONCEPTUALISATION OF ASSOCIATED ROBBERY

#### 1.1 INTRODUCTION

Despite it being a newer phenomenon, associated robberies have – in comparison to bank robberies and Cash-in-Transit (CIT) robberies – increased tremendously since this particular *modus operandi*<sup>1</sup> (MO) surfaced. Associated robbery is defined as “a bank-related robbery (by association) of cash or attempt thereto, committed against a bank client or his/her delegate, at any stage while en-route to or from a bank branch, ATM or cash centre or inside the branch to effect a deposit, or, withdrawal” (SABRIC 2013:4) (also see section 1.5.1).

Burger (2013:70) is of the opinion that the decreased levels of violent crimes, such as bank robbery and CIT robbery, may be attributed to a displacement from crimes that present high personal risk to crimes that present low(er) personal risk – such as associated robberies. Based on the assumption made by Burger (2013:70) and the upsurge in the number of incidents and losses as a result of associated robberies, the researcher was then motivated to embark on a criminological study to investigate associated robbery as a social scourge.

The Chief Executive Officer (CEO) of the South African Banking Risk Information Centre (SABRIC), Kalyani Pillay, reports that organised groups of offenders are mostly responsible for these attacks. These groups select “spotters” to identify people who are making deposits or withdrawals of cash at a bank, after which the information is given to other members in the group who are in the vicinity of the bank (Kempen 2012). The latter accomplices will then follow clients and rob them at their workplace, home, or en-route to their destination (Kempen 2012).

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1 Hereafter called MO (singular and plural), meaning “a method of procedure; *especially* a distinct pattern or method of operation that indicates or suggests the work of a single criminal in more than one crime ... plural *modi operandi*” (<https://www.merriam-webster.com/dictionary/modus%>).

This chapter presents a background to the phenomenon of associated robbery as well as epistemological stances which underpinned the study and/or the research methodology.

## **1.2 PROBLEM STATEMENT**

Due to the traumatic and violent nature of the crime, associated robbery is of grave concern to the banking industry and the public at large (Kempen 2014:40). Even so, little scientific research is available on this crime and this could be attributed to the fact that the concept of associated robbery is a relatively unknown and/or under-researched concept, in comparison to more conventional crimes such as bank robberies and street robberies. As a result, this crime type is not yet fully understood in terms of the MO, the offender motivation, victim profile as well as the consequential impact thereof. In effect, the lack of information as well as the dynamic nature of associated robbery may also be making it difficult for the Criminal Justice System (CJS) and/or the banking industry to devise effective preventative methods. Therefore, this lack of information on the phenomenon being studied allows for the current research to make a significant contribution to the literature as well as to proactive and reactive criminal justice practices. The results of this research will also hopefully assist those in law enforcement to develop effective ways of preventing and combating associated robberies.

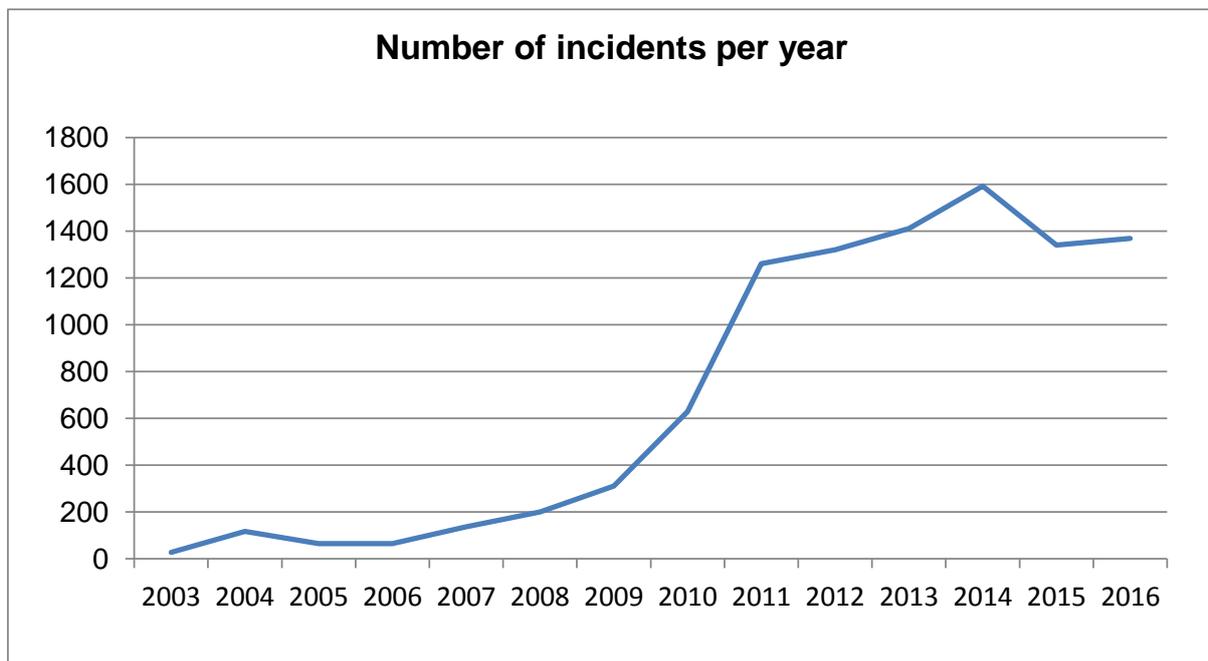
### **1.2.1 Associated robbery statistics**

Below are statistics on both the number of associated robbery incidents and related cash losses as provided by SABRIC. SABRIC is a non-profit company which focuses on industry efforts in combating bank-related crimes. SABRIC gathers information on bank-related crimes, including associated robberies, and is also responsible for creating awareness amongst the general public. Although the South African Police Service (SAPS) has formed a task team that deals solely with associated robberies, SABRIC is still the only source of information that keeps clear statistics of associated robbery incidents.

It is important to note that the below statistics of both the number of incidents and losses, are a depiction of cases reported to SAPS or those that SABRIC is aware of. It is highly possible that there are many other cases that SABRIC is not aware of, or which are not recorded by the SAPS. Consequently, figures quoted below may only be the tip of the iceberg. It is also worth noting that the SAPS does not categorise this crime in the same way SABRIC and the banking industry do (Kempen 2014:40). The categories of the SAPS are dependent on where the incident takes place (Kempen 2014:40). If a client is followed home and the crime takes place at their home, for example, the SAPS regards the incident as a home invasion and robbery. If the client is followed to and robbed at their business premises, then it will be categorised as a business robbery. If a client is robbed in a public place, the incident may be deemed a street robbery.

### 1.2.2 Number of incidents and losses

**Chart 1:** Number of associated robbery incidents per year (2003-2016)



**Source:** Maree (2017)

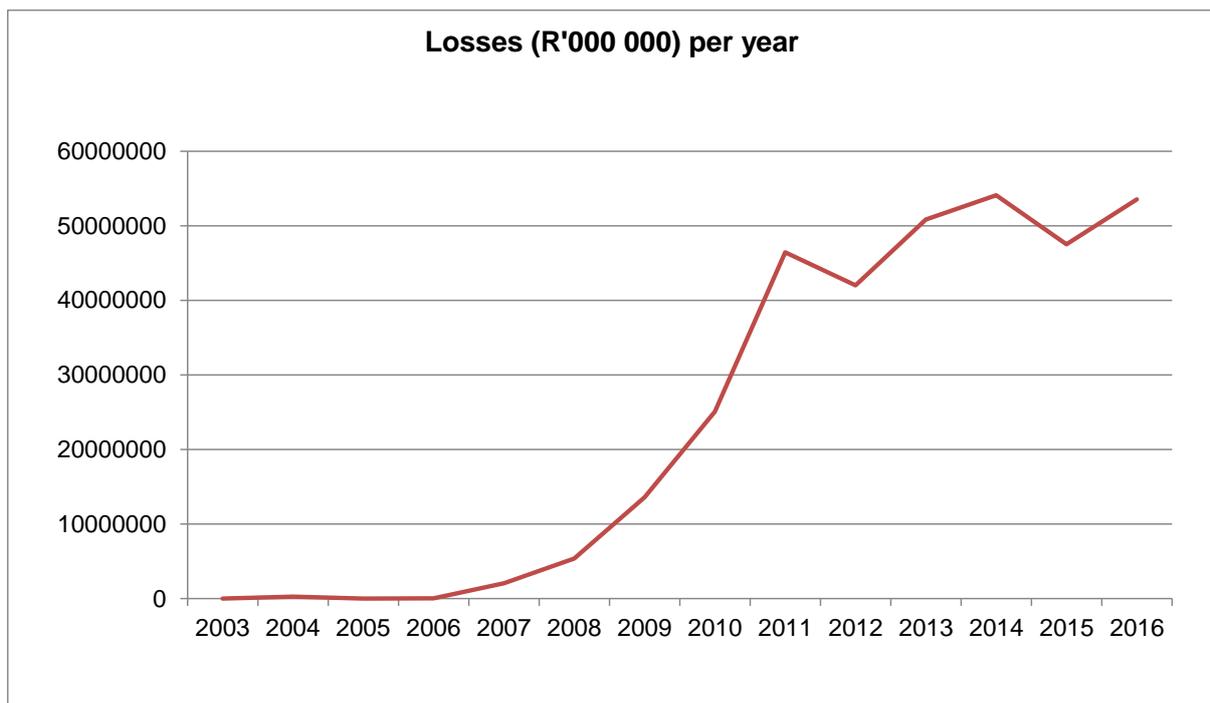
As indicated in Chart 1, there was a steady decrease in the number of incidents during the three-year period between 2004 and 2006, after which there was an increase from 2007 to 2014. The 10-year period from 2006 to 2016 depicts a drastic increase in

incidents with only 64 incidents reported in 2006 in comparison to 1 369 incidents in 2016.

Chart 1 also depicts that the highest number of incidents (n=1593) were reported in 2014. However, in 2015 a decrease of 15,8 per cent in the number of incidents was witnessed.

Chart 2 indicates that in 2004 an overall cash loss of R260 060 was reported, in comparison to R54 063 326 reported in 2014. The reported cash losses for 2016 are R53 531 881. The highest cash losses of R54 100 326 and R53 531 881 were reported during 2014 and 2016 respectively.

**Chart 2:** Associated robbery cash losses per year (2003-2016)



**Source:** Maree (2017)

The above statistics on the number of incidents and related cash losses depict the seriousness of the crime of associated robbery. In addition to the violent nature of the crime as discussed above, the financial impact suffered by victims due to the crime of associated robbery (as reflected in Chart 2) is dire (also see sections 3.4.2.2, 4.4.1 and 7.2.1).

Notwithstanding the former supposition (regarding the unknown actual figure of this crime) and crime categories by the SAPS, it is still clear from the above statistics that associated robberies and related cash losses have over the years showed a drastic increase. Accordingly, a research study of this nature is vital as results from this study will render a contribution in this particular field of study and assist in combating the crime.

### **1.3 PURPOSE OF THE STUDY AND RESEARCH QUESTIONS**

The aim of this research was to *explore*, *describe* and *explain* the phenomenon of associated robberies as experienced by the victims and the general public/or bank clients.<sup>2</sup> This research explored the extended definition of associated robbery and its different MO as explained and experienced by the victim, reasons why one falls prey to victimisation, and the impact that the crime has on the victim. Explorative research was employed because the problem in this study was not yet clearly defined at the time the research was started; hence the researcher aspired to gain insight into and a better understanding of the relatively unknown phenomenon. In addition to exploratory research, the researcher further utilised the survey method, which focused on the description and explanation of the knowledge and perception that the general public had on the crime of associated robbery. Durrheim (2006a:44) expresses that a descriptive study is characterised by accuracy in its portrayal of an event. Moreover, explanation as one of the purposes of this research was mainly used for the purpose of the model construction and intervention prospects (see Chapter 8).

In addition to the immediate aim as explained above, the secondary aims of this study were: to make a contribution by adding to the scant literature; to make a contribution to prevention practices; as well as to pave the way for other researchers who may be interested in the same topic.

Thus the research objectives can be summarised as follows:

- To conceptualise associated robbery.

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2 Important to note is that the terms “general public” and “bank clients” in the context of this study are used interchangeably.

- To analyse and describe the MO of associated robbery.
- To conduct an analysis of victim demographics and social context.
- To establish reasons and/or precipitating factors for victimisation.
- To explore and describe the impact the crime has on victims.
- To determine preventative measures that may be implemented to deter associated robberies.
- To describe the general public's perception of the crime of associated robberies.
- To offer a theoretical explanation of the phenomenon of associated robbery and victimisation.
- To initiate a preventative model based on the literature and data collected from banking clients/general public, victims and subject matter experts (SMEs).

The above research problem, purpose and objectives of the study, direct the presentation of research questions that the researcher envisaged to find answers to. As explained by Babbie and Mouton (2001:75), research questions stem from a research problem and address the problem in such a way that it can be attended to in the study. Subsequently, the following research questions were asked throughout the study.

### **1.3.1 Research questions**

The **primary research question** was formulated as follows: How can an analysis of the conceptualisation, nature, extent and prevalence of associated robbery in Gauteng facilitate a better understanding thereof in terms of different MO, reasons why victims are falling prey to victimisation and the impact the crime has on the victim?

**Secondary** research questions are:

- What is associated robbery?
- What are the different MO of associated robbery?
- What are the victim demographics and their social contexts?
- What is the impact of associated robbery on the victim?

- Why do victims think that they were targeted?
- How do victims deal with the after-effects of the crime?
- What is the public's level of awareness, perception and attitude of the crime of associated robbery?
- What is the level of risk of victimisation for banking clients such as the individual, business owner or *stokvels*/saving club members?
- What preventative strategies are in place to combat this crime type?

#### 1.4 VALUE/ IMPORTANCE OF THE RESEARCH

Through this study, the researcher envisaged the following:

- To build a criminological model on how to deal with or prevent the crime of associated robbery.
- To educate bank clients on circumstances around the crime of associated robbery and create awareness of what they can do to protect themselves.
- To add value to the academic domain by contributing towards an increased level of literature on the topic at hand.
- To pioneer new knowledge, improve theory and motivate further research.
- To bridge the gap between academia and practice by providing findings which may make a positive operational impact.

Even though banks are not direct victims of these attacks, the banking industry may also benefit from the findings of this study because there is no evidence that any formal and scientific research, especially in South Africa, has been conducted on this topic. In addition, no evidence was found of similar crimes being committed internationally and thus it is probable that this is typically a South African phenomenon.

When the researcher initially embarked on this study, there were no scientific studies conducted, neither in South Africa (except for an undergraduate assignment by a local student) nor internationally. Therefore, the topic at hand was distinctly under-

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3 A *stokvel* can be defined as “a savings or investment society to which members regularly contribute an agreed amount and from which they receive lump sum payment” (<https://en.oxforddictionaries.com/definition/stokvel>). In this study *stokvel*, saving club and society are used interchangeably.

researched. This study constituted an original contribution to the criminological domain in general, and the crime of violence (robbery/aggravated robbery) specifically. Important to note is that when a particular bank is repeatedly victimised, that banking group's image runs the risk of being negatively affected and the bank might as a result lose clients. Consequential losses (i.e. spending money to improve security measures) are thus unavoidable. For this reason, the study did not only aim to add value to the academe but to the banking industry as well.

## **1.5 KEY THEORETICAL CONCEPTS**

In this section the terms or ideas central to the overall argument contained in the research, are defined. The terms are clarified here, at the beginning of the thesis, to ensure that the readers have a prior understanding of the terms before reading through the rest of the document. Additionally, in cases where operational definitions were not found in the literature, the author had an opportunity to make a significant academic contribution by coining general definitions for those concepts or defining them as used in this research.

### **1.5.1 Associated robbery**

As indicated, associated robbery is defined as “a bank-related robbery (by association) of cash or attempt thereto, committed against a bank client or his/her delegate, at any stage while en-route to or from a bank branch, ATM or cash centre or inside the branch to effect a deposit, or, withdrawal” (SABRIC 2013:4) (see section 1.1).

However, several sub-types of associated robberies can be identified, based on the manifestation of the unique and diverse MO thereof.

#### **1.5.1.1 *Sub-types of associated robberies***

The various sub-types mentioned below may not consistently contain an element of explicit violence. To the lay person it may seem closer to, if not pure examples of fraud

and/or deception. However, any resistance is usually met with “retaliatory” violence (Bartol & Bartol 2005:447; Labuschagne 2015:281; Willis 2006:5).

Associated robbery may manifest in the following forms of known sub-types, as identified by SABRIC (2013:46):

- Branch before deposit.
- Branch after withdrawal.
- Inside branch.
- ATM after withdrawal.
- ATM before deposit.
- Cash centre before deposit.
- Cash centre after withdrawal.
- Other: Bogus bank employee.
- Other: Theft out of vehicle.
- Other: Competition scam.
- Other: Money bomb.
- Other: *Muti*.

An in-depth discussion of associated robbery sub-types can be found under section 3.4.2.2 later in this thesis.

According to Kempen (2014:41), a vast number of incidents take place after a client has withdrawn cash from a branch, followed by incidents where bank clients are robbed before making cash deposits at a bank. Some incidents of clients being robbed after ATM cash withdrawals and money bomb scams have also been reported (Kempen 2014:41).

### **1.5.2 Bank robbery**

Bank robbery is defined by SABRIC (2010:6) as the use of violence, or threat to use violence, and where the victim believes that the perpetrator has the ability to use the

violence to unlawfully, intentionally and violently remove cash while it is under the care of a bank.

Thobane (2014:20) defines armed robbery against the banking industry as “the intentional and violent theft of cash from a bank or CIT company”.

There is legally no crime type called *bank-following robbery* in South Africa. Nonetheless, in this study bank-following robbery is operationally defined as a robbery of a bank client who is followed by perpetrators on his/her way to the bank to affect a cash deposit or withdrawal.

It is important to note that associated robbery and bank-following robbery are, in this research, used inter-changeably.

### **1.5.3 Business robbery**

According to Bezuidenhout and Klopper (2011:222), business robbery or robbery at non-residential premises can be defined as a crime where another person’s property is unlawfully taken from them at business premises or a shopping mall by another through the use of force or coercion.

For the purposes of this study, a business robbery takes place when a bank client is confronted at his/her business premises and forced to give up cash and/or other business/personal belongings. This takes place at the victim’s business premises before going to the bank to make a cash deposit, or when the victim is followed by perpetrators and robbed at the business premises after making a cash withdrawal (see section 1.2.1 above).

### **1.5.4 Common robbery**

Robbery is defined as “theft of property by intentionally using violence or threats of violence to induce submission to the taking of it from another” (SAPS 2016a).

Street robbery, a sub-type of common robbery, is referred to throughout this study.

The following are five characteristics of street robbery, as identified by Monk, Heinonen and Eck (2010:1):

- The perpetrator marks a victim.
- The victim is a pedestrian and unfamiliar to the perpetrator.
- The perpetrator either tries or is successful in stealing cash or property from the victim.
- The perpetrator threatens to use or uses violence against the victim.
- The crime takes place in a public space, such as a street, parking lot, or a park.

Street robbery or common robbery in this study is defined as the robbery of a bank client in a public place such as a street, parking lot and/or immediate or distant vicinity of the bank before the client affects a deposit or after the withdrawal of cash from the bank (see section 1.2.1). The bank includes the ATM, branch and cash centre.

### **1.5.5 Fraud**

Snyman (2002:520) defines fraud as “the unlawful and intentional making of a misrepresentation which causes actual prejudice, or which is potentially prejudicial to another”. Consequently, based on the above definition, fraud involves the following elements (Snyman 2002:521-527):

Misrepresentation:

- For fraud to take place a deceitful statement must be made by one person to the next.
- The misrepresentation takes place through words, words and action, or just action.
- Misrepresentation may also include failure to disclose certain information in cases where the person is bound to do so (Snyman 2002:521).

Prejudice:

- Due to the crime, the victim then suffers harm or is prejudiced as a result of the misrepresentation by the perpetrator (Snyman 2002:523).

Unlawfulness:

- The action should be viewed by society as being wrong. The mere fact that an individual knew that the representation was false, depicts unlawfulness (Snyman 2002:527).

Intent:

- The deceiver should have an intention to misrepresent him-/herself, deceive the victim, or could have predicted that the victim would fall for the deception (Snyman 2002:527).

### **1.5.6 House robbery**

Zinn (2007:31) posits that armed robbery, one of the “*trio crimes*”<sup>4</sup>, is an unofficial term coined by the SAPS to define a robbery where occupants of a residential dwelling are overpowered, held captive and robbed of their belongings by perpetrators inside their home. Therefore, Zinn (2007:31) defines house robbery (also known as home invasion) as: “...the unlawful, intentional and violent demand and appropriation of another’s movable property or property under the person’s supervision and control inside a residence while the victim is accosted and detained.”

In the context of this study, house robbery thus takes place if a bank client is attacked at home and forced to give up cash and/or other personal belongings.

This takes place at the victim’s home before going to the bank to make cash deposit, or when the victim is followed by offenders and robbed at home after making cash withdrawal (see section 1.2.1).

### **1.5.7 Muti**

As explained by Osei (2003:187) *muti* is medicine but not medicine as known by the Western world. It is a term used to describe traditional African medicine produced

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4 The *trio crimes* is a term used by the SAPS to refer to three sub-categories of robbery with aggravating circumstances as a collective, namely vehicle hijacking, house robbery and business robbery (see section 3.7.1).

through traditional ways and which contains ingredients such as plants, roots, twigs, fruits, flowers, seeds, animal flesh (i.e. baboon), animal dung (i.e. elephant) (Osei 2003:187). *Muti* is, in the same way as Western medication, prescribed and dispatched by a traditional doctor to speed up healing and rid a patient of ailments (Thobane 2015:154).

The above sections looked at the conceptualisation of the phenomenon to be researched; the problem statement; research goals and aims; objectives and questions; as well as definitions of key concepts. The section that follows presents a discussion of the philosophical approaches or epistemological stances that directed this study.

## **1.6 PHILOSOPHY OF SOCIAL SCIENCES**

The aim of this research was, as indicated earlier, to *explore*, *describe* and *explain* the phenomenon of associated robberies as experienced by victims and perceived by the general public, as well as critical inquiry and reflection. This pertains to philosophical approaches from which perspectives of social phenomena and experiences become of epistemic interest and systematic inquiry (Mouton 1998:9-11). Philosophies of social science represent different views and interpretations with regard to the interrelationships and interconnectedness of various scientific structures; in the form of networks of propositions and assumptions regarding the nature of the social world (Mouton 1998:14, 16, 38). According to Mouton (1998:57), the epistemic status of science relies on theoretical resources inclusive of theories, models, interpretations and research findings about the social world.

Secondly, methodological resources include all the methods, techniques and approaches that are used in the research process and are task specific and dependent on the research goal (Mouton 1998:38, 57).

### **1.6.1 Epistemology**

Epistemology is simply defined as a way of knowing (Remler & Van Ryzin 2011:16-17). Philosophers define epistemologies as theories of knowledge or theories of how

people acquire the knowledge of their surroundings, or how they arrive at knowing what they know (Barker 2004:62; Blaikie 2002:310).

The following epistemological approaches are discussed in order to explain the various epistemological positions that influenced the nature of this research study in an eclectic fashion.

#### **1.6.1.1      *Phenomenology***

Both interpretivism and (social) constructivism originate from the paradigms of hermeneutics and a sociology tradition known as phenomenology (Gregor 2005:8). The development of phenomenology was informed by Max Weber's (1864-1920) work on *Verstehen*. "Verstehen" (meaning understanding in German) was derived from the tradition of hermeneutics during the nineteenth century (Sumner 2006:318). Writers in the hermeneutics practice are of the opinion that human action is purposeful and carry meaning (Sumner 2006:318). Weber maintains that social science should pay attention to finding prevalent consistencies in subjective values over periods of time; because these consistencies become social truths which are agreeable to scientific examination and empirical evidence (Sumner 2006:318).

Phenomenological research is a type of research which describes the mutual meaning of a specific phenomenon as experienced by certain individuals (Creswell 2013:76). Through the use of the phenomenological approach, researchers pay attention to defining the common meaning research participants ascribe to their lived experiences (Creswell 2013:76).

Creswell (2013:76) adds that: "...the basic purpose of phenomenology is to reduce individual experiences with a phenomenon to a description of the universal essence. The inquirer then collects data from persons who have experienced the phenomenon, and develops a composite description of the essence of the experience for all of the individuals. This description consists of 'what' they experienced and 'how' they experienced it."

Adams and Manen (2008:615) add that phenomenological research studies first-hand meaning and deduces these meanings in the way that they occur as shaped by “consciousness, language, our cognitive and noncognitive sensibilities, and by our preunderstandings and presuppositions”.

Creswell (2013:76) contends that, unlike biographical studies which study the life of only one individual, phenomenological studies describe the meaning of experiences lived by various individuals about a specific phenomenon. The latter applies in this study, since the research design is a collective case study (as discussed under section 2.3) where a number of cases are studied in order to enable comparison for consistencies and differences.

#### **1.6.1.2      *Constructivism/social constructionism***

Gray (2014:20) as well as Delpont and De Vos (2011:310) posit that constructivists hold the opinion that knowledge or reality does not exist in an external world but it is created by people’s relations with the world. In social constructivism people focus on constructing meanings of things they experience in the world in which they live or work (Delpont & De Vos 2011:310). Meaning is not discovered but constructed, and that is why people may construct different meanings of the same phenomenon based on their individual experiences (Gray 2014:20). “Hence, multiple, contradictory but equally valid accounts of the world can exist” (Gray 2014:20). In agreement with the above, Delpont and De Vos (2011:310) explain that these meanings are subjective, different and numerous thus forcing the researcher to look for depth and intricacy when studying the different perceptions. These subjective meanings, as illuminated by Delpont and De Vos (2011:310), are formed via interactions with other individuals and through social, cultural and historical norms. The main aim of social constructivism is to solely rely on the viewpoints of the participants regarding the phenomenon being studied.

The inclusion and emphasis of multiple realities and personal stories make social constructionism relevant as theory and context wherein this study was done. According to the social constructionist view, the concept of numerous realities and socially constructed worldviews, in dialectical interaction with(in) society, are

influenced by mythology, religion, philosophy and subjectively internalised by socialisation and education to become part of social actors' social identity (Galbin 2014:89). In this study the mythological influence is applicable to the *muti* scam MO mentioned in section 1.5.1.1 and discussed at great lengths under sections 3.4.2.2 and 4.2.1.2. A social constructionist does not start with a theory, but rather develops a theory or meaning inductively based on the information they have gathered from research participants. As explained by Delport and De Vos (2011:49), inductive reasoning moves from the general to the particular. A researcher guided by inductive reasoning does not enter the research field with pre-conceived conjectures but establishes truth based on observation of and interaction with research participants. "In other words, with inductive theorising or reasoning, the researcher begins with a general topic and some vague ideas that he or she then refines and elaborates into more exact theoretical concepts" (Delport & De Vos 2011:49). It is for this reason that, in this study, the researcher first reported what was established in the field, and then used theories to contextualise and offer plausible explanations for the research findings. As such, one will notice that the literature discussions (Chapters 6 and 7) on theories and victim reduction are presented after the findings in Chapters 4 and 5.

Linked to constructivism, is a theoretical perspective called interpretivism, which is discussed below.

### **1.6.1.3 Interpretivism**

The foundational assumption of interpretivists is that most of our knowledge is gained, or at least filtered, through social constructions such as language, consciousness, shared meanings, documents, tools and other artefacts (Trauth 2001:219). Interpretivists attempt to understand the meaning of realities as lived and constructed by people in these realities. The goal of this perspective is to understand the array of experiences of the world or the phenomenon under question from the subjective point of view of research participants.

Interpretive researchers are of the opinion that, because socially constructed meanings represent people's personal experiences, it is important to understand the external world and to adopt an inter-subjective approach. Accordingly, interpretivists

criticise the belief that observations are theory-neutral or that laws are universal (Gregor 2005:8). Gregor (2005:8) further explains that interpretive researchers argue against the notion that there are correct and incorrect theories. Interpretivists, however, assert that knowledge and meaning are products of interpretation and to understand reality one should do so through the use of language, consciousness and shared meaning (Thomas 2010:295). Thus there is no objective knowledge and meaning independent of human thinking and reasoning. The aim of the interpretive approach is not to build a new theory, but to evaluate and improve already existing interpretive theories.

Phenomenology, social constructionism and interpretivism formed the epistemological foundation of this study for the following reasons: Firstly, the views of the researcher were challenged and the focus was turned towards the research participants (victims of associated robberies) as units of analysis and who were in the best position to describe their own experiences related to the crime of associated robberies. Secondly, the researcher was awarded an opportunity to look at the phenomenon being studied from the viewpoint of the research participants. This also allowed the researcher to be aware of her own social, cultural and religious background and how she perceived issues relating to being victimised – particularly where associated robberies are concerned. In this way, the researcher was also able to go through a process of reflexivity where preconceived assumptions, shaped by her own experiences and background, were acknowledged, brought to the fore and bracketed. By doing this, the researcher was then able to make sense of the meanings (Creswell 2013:24) that victims of associated robberies attached to their experiences. Thirdly, the researcher acknowledged the equal role she and the participants played in the study; thus a respectful space was created which allowed participants to freely share their views. Finally, where inductive reasoning is concerned, the interview questions were broad, general and open-ended, which permitted the researcher to carefully do an in-depth exploration of the specific contexts in which the victims of associated robberies derived meaning from their experiences.

Phenomenological, social constructionist and interpretivist researchers use qualitative, inductive and meaning-oriented methodologies such as interviews, document analysis and participant observation, because these methods produce in-

depth information and rely on the subjective relationship between the researcher and the research participant (Lester 1999:1).

#### **1.6.1.4 Post-positivism**

Teddlie and Tashakkori (2009:68) report that due to dissatisfaction with positivism, interest in post-positivistic works increased and gained credibility in the community of social scientists. Positivistic researchers resist that there is a reality to be investigated, recorded and apprehended. Post-positivistic researchers, on the other hand, are of the opinion that although reality can never be fully understood, it can be estimated (De Vos, Strydom, Shulze & Patel 2011:7). As a result (like in the case of this research where both qualitative and quantitative methods were used), post-positivism is dependent on multiple methods for reproducing as much of reality as possible (De Vos et al. 2011:7). De Vos et al. (2011:7) further explain that a post-positivist researcher pays attention firstly to comprehending the study – as it changes throughout the investigation – and thus starts off by firstly attempting to get a fuller understanding of the phenomenon. The latter was done in this research by conducting in-depth qualitative interviews first (with SMEs and victims) in order to capture a comprehensive understanding of the topic at hand before it was explained and described through quantitative methods. It is for the latter exploratory reason that Morris (2006:77) posits that when a researcher follows a post-positivism approach, there is no need to develop a hypothesis or an exact research question before commencing with the research. Glicken (2003:27) adds that positivism is difficult and idealistic because variables cannot always be controlled.

De Vos et al. (2001:7) add that it is not always easy to establish a cause-and-effect relationship between variables. However, one can submit that there are tendencies towards a certain belief, which through repetition can uncover crucial information (De Vos et al. 2011:7). Moreover, due to the fact that post-positivism is a much more flexible research paradigm, it gives rise to unconventional research methods which facilitate creativity in the finding of information (Glicken 2003:28). Glicken (2003:29) adds that although the sample size may be small and the measuring instruments are developed by the researcher, post-positivist research gives the social science

researcher power to conduct research on a small scale by utilising creative research methodologies.

Gratton and Jones (2010:26-27) uphold the view that, based on post-positivism, it is not possible to – in reality – gain understanding merely through measurement. Post-positivist approaches show a much greater openness to different methodological approaches, and often include qualitative as well as quantitative methods (De Vos et al. 2011:7). This allows for the development of alternative research strategies to find information in unlikely and creative ways (Glicken 2003:28). Additionally, Creswell (2007:7) states that post-positivism employs multiple methods to capture as much of reality as possible. De Vos et al. (2011:7) further posit that post-positivists place an emphasis on invention and confirmation of theory as well as the conventional analysis such as internal validity. De Vos et al. (2011:7) go on to state that post-positivistic researchers may also (as in the case of the study at hand) utilise computer-assisted methods of data analysis to promulgate research findings in the form of frequencies, tabulations and basic statistics. Moreover, instead of paying attention to the absolute truth, a post-positivistic researcher focuses on the reliability of the data and research findings (De Vos et al. 2011:7). As such, according to positivism, following stringent and correct research methods does not unearth the truth because the truth is determined by language and is socially constructed.

In addition to reasons offered in the preceding section, post-positivism was employed in this study firstly because – just like phenomenology, social constructivism and interpretivism – it advocates for multiple viewpoints of reality as experienced by research participants. Secondly, through the use of post-positivism the researcher was able to use a creative research methodology (i.e. exploratory sequential mixed methods) and strategies (i.e. sampling methods, data collection and analysis instruments). Moreover, whereas phenomenology, social constructivism and interpretivist approaches are mainly qualitative in nature, the flexibility of post-positivism allows for creativity and for one to employ whichever research methods are suitable for the study. Consequently, a mixed-method approach was applied in this study and this allowed for the use of quantitative survey research (see sections 2.2.2 and 2.3.3.2).

The research methodology employed in this study, as associated with the above discussed epistemologies, is discussed in more detail in Chapter 2.

## **1.7 THESIS LAYOUT**

Below is an overview of the chapters in the thesis.

### **Chapter 2**

Chapter 2 is an extension of this chapter in that it paints the bigger picture of the research methodology employed.

### **Chapter 3**

Also an extension of this chapter, Chapter 3 focuses on a further conceptualisation of the crime of associated robbery mainly through the literature gathered through the interviews of SMEs. In this chapter the *concept* of associated robbery as a crime generator of crimes such as common/street robbery, house robbery, vehicle hijacking, business robbery and fraud (specifically identity theft) is also explored and explained. Therefore, this chapter attempts to illuminate the readers' knowledge on the fundamentals of associated robberies.

### **Chapter 4**

In this chapter, a discussion of the qualitative data is dealt with. The data are analysed, interpreted and presented in the form of discussions.

### **Chapter 5**

This chapter deals with the quantitative data analysis techniques and the presentation of results through frequency tables, charts and graphs.

### **Chapter 6**

This chapter mainly deals with theories used to underpin the study and/or how these theories can be used to explain the crime of associated robbery.

### **Chapter 7**

Crime prevention strategies connected to the theories discussed in Chapter 5 are dealt with in greater detail within this chapter.

## **Chapter 8**

The last chapter of this thesis focuses on concluding remarks and gives a summary of findings based on the research objectives and questions. The chapter gives an in-depth presentation of the associated robbery prevention model initiated from the results of this research, and concludes with recommendations.

### **1.8 SUMMARY**

In this chapter the reader was introduced to the phenomenon of associated robbery, which is a contemporary MO where bank clients are targeted and robbed either before affecting cash deposits, or after withdrawing large sums of cash from the bank. These robberies can take place at gunpoint or through the victim being tricked or scammed.

It was highlighted that, because scant scientific literature is available on this crime type, this research aims to *explore*, *explain* and *describe* the phenomenon of associated robbery from both the victims' and general public's point of view. It is also reported why SMEs were interviewed. As a result, through one-on-one, qualitative, semi-structured interviews of the subjects mentioned above, the researcher probed, analysed and described the phenomenon of associated robberies from multiple views and experiences as advocated by the epistemological stances that directed this study, and also as informed by the methodology of the study as discussed in the next chapter.

## **Chapter 2**

### **RESEARCH METHODOLOGY**

#### **2.1 INTRODUCTION**

This chapter presents a thorough discussion of the research approach used in this study in terms of the research design, the sampling procedure and sample size, data collection and analysis methods, trustworthiness, validity and reliability of the data, and ethical issues considered throughout the study.

This research followed the exploratory sequential mixed-method approach. The research methods used for this study were a combined collective case study and survey approach. In-depth interviews – used to collect qualitative data from victim participants – were analysed through the use of a computer assisted qualitative data analysis tool called Atlas.ti. Microsoft Excel 2010 was used to statistically analyse data collected from the quantitative survey questionnaire. To select participants, qualitative non-probability sampling techniques such as convenience and purposive sampling were utilised. To ensure trustworthiness of the research, a step-by-step process was followed to select respondents. Finally, the chapter gives detailed discussions of how care was taken to ensure that the measuring instruments and the data collected were both valid and reliable. The chapter is concluded with comprehensive explanations of ethical issues, and possible study limitations are briefly introduced.

#### **2.2 RESEARCH APPROACH**

As explained by Fouché and Delport (2011:63) the two well-known approaches in research are qualitative and quantitative methods. This research, however, follows what is called the mixed-method approach which combines the qualitative and quantitative approach (Creswell & Plano Clark 2011:69). Because each of the approaches has its own purposes for having been used in this research, they are first discussed individually. Thereafter the mixed-method approach is elaborated on and the reasons why it is deemed suitable for this study, are also provided.

##### **2.2.1 The qualitative approach**

Skorupski (2005:427) postulates that one embarks on qualitative research when a phenomenon is studied in its natural setting, as well as when meaning is assigned to the phenomenon under study through authentic interaction and analysis. In qualitative research, one studies a relatively small number of individuals as the aim is to collect rich and thorough information which describes events and situations as personally experienced and perceived by research participants (Skorupski 2005:427; Stacks 2005:726).

The following are features of qualitative research:

- **Inductive nature**

Qualitative researchers first collect as much data as possible from the environment they are conducting research in, and then look for patterns and connections from the information they have collected (Featherston 2008:95). To illustrate the above, Featherston (2008:95) uses an example of putting a puzzle together without having a picture of what the final product will look like. At the end the image becomes clearer as the different pieces are put together.

- **Natural settings**

Qualitative research studies lives, daily events, ideas, understanding and experiences of real people in real settings. Hence, qualitative research provides rich and in-depth understanding (Featherston 2008:95; Skorupski 2005:427; Stacks 2005:726).

- **Participant perspectives**

The main focus of qualitative research is to understand life from the viewpoint of those living it. "Researchers are interested in what is happening in the environment, how the participants are responding, and what the interaction between person and environment means to the participant. Researchers should make an effort to highlight the voices of the participants in any good qualitative report" (Featherston 2008:95).

- **Subjectivity and reflexivity**

In contrast to quantitative research where the researcher is disconnected from the data collection process, in qualitative research the researcher is a fundamental part of the data collection process. Subsequently no qualitative data can exist without the

researcher playing a role. Moreover, since the internal status of a research participant is not observable, qualitative researchers apply subjectivity in order to understand participants' motives and assumptions (Featherston 2008:95). In qualitative research the researcher is part of the environment being studied (Featherston 2008:195). Consonant to the aforementioned, Lambert, Jomeen and McSherry (2010:321) explain that a qualitative researcher places himself/herself in the participants' world in order to understand the research participants' personal experiences. As a result, the researcher is able to turn research participants' subjective experiences into "representations that allow interpretation and reveal insights that apply more generally beyond those individuals studied" (Lambert et al. 2010:322). Concurrent with the above, Mouton (1998:80) adds that a researcher may also make use of analytical induction to make generalisation to cases that possess the exact characteristics as the study sample.

In addition, because qualitative research is often deemed subjective, reflexivity allows for the process of objectivity by minimising subjectivity, researcher bias and preconceptions. Failure to engage in a thorough process of reflexivity, where one challenges personal or professional views, will disadvantage the research. Due to the fact that victims of associated robberies form part of one of the units of analysis in this research, it is possible that the researcher may have preconceived ideas on why participants were victimised in the first place. Thus, through the process of reflexivity, the researcher maintained a self-awareness stance and attempted as much as possible not to allow the stigma attached to victims of crime influence her interaction with the respondents. To further facilitate the process of reflexivity, the researcher kept a journal in which her thoughts and feelings, associated with the research subjects, were recorded and bracketed (refer to section 1.6.1.3).

- **Wholeness and complexity**

Stacks (2005:726-727) affirms that the primary aim of qualitative research is to provide a much fuller understanding of the phenomenon being studied.

"Qualitative methods allow researchers to examine unique, dynamic, and complex social settings without reducing them to small pieces of fragmented variables" (Stacks 2005:726).

As explained by Morgan (2014:124), qualitative methods focus on detailed, in-depth information from a comparatively small and cautiously selected number of sources. As a result, the success of qualitative studies depends on finding these high quality participants (Morgan 2014:124).

In the current study a qualitative research strategy was executed because it allowed an original and holistic understanding of the phenomenon being studied. The qualitative method further allowed the researcher to do an in-depth exploration of the topic, which would have not been attainable through the use of a quantitative method. Also, since the units of analysis in this phase of research are victims of crime, their experiences, feelings and perceptions were better expressed and explained through words as opposed to numbers.

### **2.2.2 The quantitative approach**

Quantitative research can be defined as a statistical representation of opinions of a phenomenon for the purpose of describing and explaining the phenomenon or relationships between variables (Ivankova, Creswell & Plano Clark 2007:255). In agreement with the aforementioned, Durrheim (2006a:47) posits that “quantitative researchers collect data in the form of numbers and use statistical types of data analysis”. Furthermore, quantitative methods are rigid in that they begin with predetermined categories measured through the use of standardised quantitative instruments (i.e. survey questionnaire in the case of this study) and the results found are often used to make generalisations (Durrheim (2006a:47). Creswell (2014b:2) adds that quantitative research is concerned with collecting factual data which will be used to verify or disprove theory by determining relationships between variables. The variables, as explained by Creswell (2014b:2), can be measured as numerical data on a measuring instrument using mathematical methods.

As opposed to qualitative researchers who are involved or immersed with the research subject (as mentioned in the preceding section), quantitative researchers do not form part of the research world and thus maintain an objective view (Fouché & Delport 2011:63). For this reason the objective nature of quantitative research protects the study against personal bias. Consequently, when the two methods are mixed in one

research study, the objective nature of quantitative research offsets the subjective nature of qualitative research.

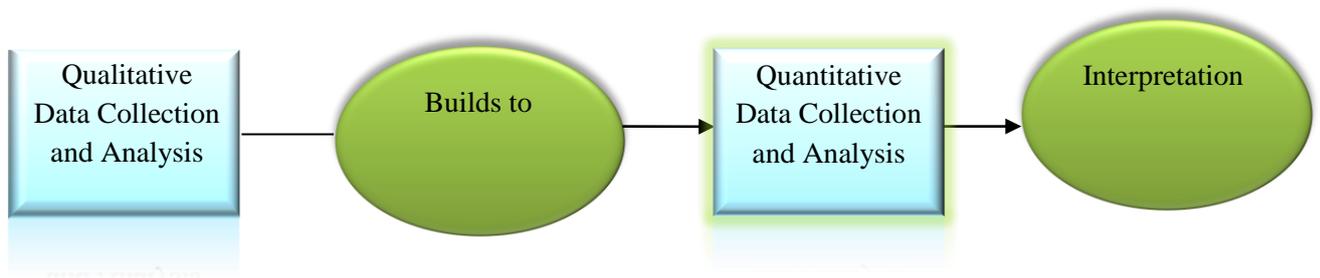
Quantitative research was utilised in this research project for the following two reasons: Firstly, because the explanation and description of the crime of associated robbery were goals of this study, quantitative research was considered the most suitable research approach to attain the mentioned goals. Secondly, one of the objectives of this research was to use theory to explain the phenomenon under study; as such quantitative research was deemed as a suitable approach to attain the objective.

### **2.2.3 The mixed-method approach**

Johnson and Onwuegezbuzie (2004:17) define mixed-method research as “the class of research where the researcher mixes or combines quantitative and qualitative research techniques, methods, approaches, concepts or language into a single study”. Ivankova et al. (2007:261) define mixed-method research as “a procedure for collecting, analysing and ‘mixing’ both quantitative and qualitative data at some stage of the research process within a single study to understand a research problem more completely”. As elaborated on by Delpont and Fouché (2011:434), mixed-method approach in essence means that the researcher collects numeric information (through the use of a survey as in the case of this study) and text information (through open-ended interviews as utilised in this study) in order to answer the identified research questions. In addition, mixing research methods, as explained by Delpont and Fouché (2011:434-435), also means that the collected information or results are integrated at some stage in the research.

In this study, the mixing of the two methods took place during the data collection process whereby the in-depth qualitative/open-ended interviews were conducted first, then followed by close-ended survey questionnaires. This research method is known as the exploratory sequential approach (Creswell & Plano Clark 2011:69). The researcher first began the study by exploring (through the qualitative method) the phenomenon of associated robbery, and thereafter used the quantitative method (surveys) for confirmatory reasons (Bachman & Schutt 2014:356).

**Figure 1:** The exploratory sequential mixed-method approach



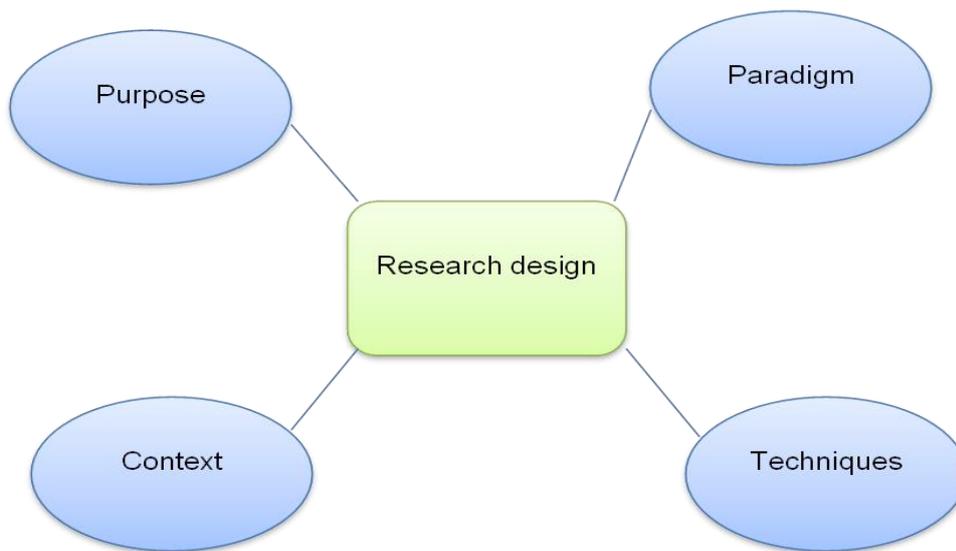
**Source:** Creswell & Plano Clark (2011:69)

The two main reasons for utilising a mixed-method approach in this study were as follows: Firstly to draw on the strengths of each of the methods in order to have a complete overview of the phenomenon being researched (Creswell 2013:4; Delpont & Fouché 2011:436; Morgan 2014:124). As explained by Bachman and Schutt (2014:352), approaches were mixed in this study in order to provide a clearer and better understanding of the phenomenon of associated robberies by investigating it through the use of two different ways of thinking. This was particularly important because the topic at hand was, at the time of the research, scarcely researched. Thus the mixing of methods facilitated the process of *exploring*, *describing* and *explaining* a fairly new field which could not be easily achieved by using only one method. Bachman and Schutt (2014:352) define this process as “triangulation”, which means that an attempt is made to illustrate a full picture of a phenomenon by looking at it from more than one viewpoint. This was done through the use of interviews to collect qualitative data from victim participants, coupled with the use of surveys to gather quantitative data from the general public. Triangulation in this research was additionally ensured through the application of various criminological theories, as discussed in Chapter 6. Finally, the mixed-method approach was used for confirmatory and explanatory purposes through comparison of the findings from the qualitative approach with the results found through the use of the quantitative approach (Delpont & Fouché 2011:436). Upon achieving the latter, the end results were used to verify existing literature and theory (Delpont & Fouché 2011:436).

## 2.3 RESEARCH DESIGN

Dantzker and Hunter (2012:14) describe research design as the plan according to which the research is to be conducted (how research participants will be selected and how the data will be collected from them) and state that the design is dependent on the nature of the research. In addition, Durrheim (2006a:34) defines research design as a planned outline of actions taken to connect research questions to the carrying out of the study. Durrheim (2006a:34) further compares the planning of research with a building process, because builders cannot build a house unless they have a plan. The plan is followed to avoid making extemporaneous decisions, only to realise in the middle of the project that important features of the house were left out or that the size of the house is bigger than the allocated budget – thus leading to the building process being abandoned (Durrheim 2006a:34). Subsequently, similar to building plans, Durrheim (2006a:34) contends that research designs are used to make sure that: (a) the study is developed for a specific purpose, and (b) available resources will be sufficient to complete the study. Consequently, Durrheim (2006a:37) recommends that the following elements should be considered when developing a research design:

**Figure 2:** Four elements of decision making in research design



**Source:** Durrheim (2006a:37)

- The purpose of the study.
- Theories and paradigm underpinning the research project.
- The context, milieu or environment in which the research project will take place.
- The techniques and methods utilised to collect and analyse the data.

In the qualitative phase of this research, the comparative/collective case study method was used, where different cases involving victims of associated robberies were examined in detail and compared to each other and existing knowledge (Remler & Van Ryzin 2011:74). The case study method is viewed by Richards and Morse (2013:76) as the study of a specific “unit or system” whereby emphasis “is placed on the fact that a case is bounded and studied in its natural setting as a whole”. A collective case study research design was selected in this study, firstly because it allowed the researcher to gather in-depth data (Richards & Morse 2013:78) from multiple knowledgeable sources (victims). Secondly, although phenomenology and associated approaches (social constructivism and interpretivism) may be used in a single case research, single case studies are not able to illuminate differences and positive inferences are difficult to make. However, in a multiple-participants study the

ability to make inferences increases as ideas start to recur among the research participants.

Finally, this ability to compare data between different sources in a collective case study increased the quality and validity of the data collected (see section 2.4.2.1).

After an exploration of the topic at hand had been done through the use of the case study design, the case survey method was used as a quantitative design. As explained by Creswell (2014b:11-12) “survey research provides a quantitative or numeric description of trends, attitudes, or opinions of a population by studying a sample of that population”. More details on surveys are provided under section 2.3.3.2.

The next sections focus on the design of this research in terms of sampling procedures, the pilot study, data collection and analysis methods.

### **2.3.1 Sampling procedures**

Durrheim (2006a:49) defines sampling as a process of choosing participants for a research study from a whole population. Moreover, the primary objective of sampling is to choose a sample which will represent the population the researcher plans to make inferences about (Durrheim 2006a:49). Strydom (2011b:224) adds that samples are studied in order to have an understanding of the population which they represent.

There are two major groups of sampling procedures, namely probability and non-probability sampling. Probability methods are focused on selecting randomised samples, while non-probability methods do not focus on selecting a random sample (Strydom 2011b:224). As explained by Strydom (2011b:224), quantitative studies mostly rely on probability sampling, while qualitative research mainly uses non-probability sampling. However, Strydom (2011b:224) confirms that non-probability sampling practices may also be used in quantitative studies. Grinnell and Unrau (2008:155) posit that the choice of a sampling technique is dependent on whether the researcher knows the population he/she plans to study or not. As a result, if the researcher cannot define the study population (as was the case in this study), a non-probability sampling approach is the most suitable.

The two types of non-probability sampling techniques used in this study are purposive and convenience sampling, as discussed below.

- **Purposive samples**

Purposive samples are deliberately selected based on the researcher's judgement of the subject as having the best knowledge of the research subject (Bachman & Schutt 2014:119; Widd & Diggines 2009:200). Durrheim and Painter (2006:139) add that, through the use of purposive sampling, respondents are not sampled only based on their availability or willingness to partake in the study, but they are selected because they possess archetypal characteristics of the population.

This sampling technique was primarily used to sample the SMEs. Important to note is that SMEs were not part of the unit of analysis, but they took part in the research for the purpose of generating literature. The reason for using purposive sampling to select SMEs was motivated by the fact that, as experts on the phenomenon, they had a potential to provide rich insights that would be used in the building of scientific literature, which was lacking when this study commenced.

- **Convenience sampling**

Also known as haphazard or accidental sampling, this technique is used to select research participants who are either available or are easy to locate (Bachman & Schutt 2014:116; Wiid & Diggines 2009:200). Consequently, only the people who (conveniently) are in a particular place at the same time as the researcher are likely to be selected (Wiid & Diggines 2009:200). Bachman and Schutt (2014:117) warn that data collected from such samples may not be generalised to the entire population. However, convenience sampling is appropriate when one is seeking to explore a new phenomenon or trying to get a sense of predominant attitudes on the phenomenon (Bachman and Schutt 2014:117). Subsequently, this sampling method was appropriate for this study because the relatively unknown phenomenon of associated robberies was being explored.

To recruit victim participants, convenience sampling was utilised in the following three ways: The researcher was firstly interviewed in a broadcast at a community and

national radio station with the hope that victims who were listening would contact her for possible inclusion in the study. The researcher's contact details (official e-mail address and telephone number) were given out after each radio interview to enable those who had been victimised to make contact with her. After the interviews at three radio stations, the method proved to be futile as most listeners who contacted the researcher were victims of other ATM-related crimes such as card jamming, swopping, skimming and mugging, instead of associated robberies. It was during these interviews when the researcher realised that the general public lacked knowledge on what exactly associated robbery is and what the crime entails.

Secondly, a professional page was created on Facebook (one of the widely used social media networks) where the researcher raised awareness of the crime of associated robbery to Facebook users and at the same time victims were asked to come forth. Similar to the radio interviews, it was discovered during individual interactions with those who showed interest to participate in the study, that they were victims of the aforementioned crime types and not of associated robberies.

When the above methods failed, a new approach had to be applied, and the seven victims who took part in the interview, were sampled in the following manner:

- Victims 001 and 005 were referred to the researcher by the bank investigator who was dealing with their cases.
- Victims 002, 004, 006 and 007 heard that the researcher was conducting the study and contacted the researcher to volunteer as research participants.
- Victim 003 was referred to the researcher by a colleague.

Convenience sampling was once again utilised to draw up the sample for the survey. Although this data collection method is unusual in quantitative research, a non-probability sampling technique was used based on the fact that it was an insurmountable challenge for the researcher to define the population (i.e. adults in the Gauteng province who had banking accounts with any of the South African banking groups). Subsequently, the researcher chose participants based on their convenience and availability to complete the survey. Two types of survey questionnaires were used

to collect data, namely a printed and an online survey. The reason for using printed questionnaires was to cater for individuals who did not have the skill or the resources to complete the survey online. Regarding the printed questionnaire, the researcher firstly did a door-to-door approach, visiting every house in the security estate (in Centurion) where the researcher resided; where adult inhabitants who were available at the time of the visit owned bank accounts and were willing to take part in the study. These adults were given the survey to complete. The same approach was followed for Soshanguve residents. In both the residential areas, whoever agreed to take part in the study was given a survey(s) to complete during their own time and then appointments were set for collection a week after the initial visit. The two mentioned areas were selected based on convenience because the researcher currently resides in Centurion and grew up in Soshanguve (where her parents still reside) and thus she knows the two areas quite well.

Moreover, the researcher used the information distributed at the task team meeting to select three of the hot-spot malls in Gauteng. These malls were then visited on three different dates, where the researcher stood in the banking court vicinity and approached shoppers asking them for 15 minutes of their time to complete the survey. In cases where participants expressed that they did not understand English well, the survey was administered by the researcher. The surveys were further distributed at a taxi rank in the Pretoria Central Business District. Eventually a total of 199 survey questionnaires were completed on paper.

Regarding the online survey, a link to the survey was distributed to the researcher's database of e-mail contacts who were asked to distribute it to other individuals (family members or colleagues) around Gauteng who would be willing and available to participate. Furthermore, the link was also shared by the researcher on the professional Facebook page and through another social media platform called WhatsApp. The online survey was subsequently taken by 301 participants. In total (printed and online), the survey was taken by 500 respondents.

The responses from participants who completed the survey on hard copy were manually entered by the researcher into the online survey system. This was done in order to ensure that the data were stored in one place, as the statistics generated by

the online survey database (in the format of an Excel spreadsheet) were used to initiate the data analysis process (see section 2.3.4 for details on data analysis).

Based on the preceding discussion, the sample sizes in both the in-depth interviews of victims (n=7) and the survey taken by bank clients (n=500) were determined by practical constraints such as availability and having access to participants. As argued by Strydom and Delpont (2011:391-392), there are no rules for the sample size in qualitative research. The main requirements for relevant sampling in qualitative studies, are to collect rich data or wide and diverse information over a reasonably extended period of time (Strydom & Delpont 2011:391-392). Also, by virtue of victims being a vulnerable research group, many challenges in terms of attaining a satisfactory sample size were faced (see 2.6.1 and 8.4.1.1 for qualitative sample size limitations). However, because qualitative research focuses on collecting in-depth information from only a few cases, the seven victim participants sufficed, and valuable, rich data were collected from each of the participants.

Even though the use of the online survey as a quantitative tool allowed for the drawing up of a bigger sample, this technique has its own disadvantages. Firstly, due to the fact that the researcher was absent, there was no opportunity for her to explain some of the concepts that respondents may have had difficulty understanding. Moreover, the completion of a survey online may have limited the diversity of participants; as such the sample may be skewed towards a certain kind of person (see section 5.2.1 and 5.2.5). Bachman and Schutt (2014:109) add that non-response is the primary danger in survey studies because people who did not respond are likely to diverge from those who took the survey.

Nonetheless, to deal with the abovementioned problems, as well as the non-response issue, the following actions were taken (see Annexure G):

- A brief introduction in the form of a cover page which consisted of the objectives of the study and the consent form was placed first.

- To avoid starting with sensitive questions, demographical data were asked first. In this way the survey started broadly and then it was narrowed down with sensitive questions asked right at the end.
- Close-ended questions consisting of yes/no/unsure and multiple choice questions were used. Using close-ended questions shortened the time taken to complete the survey and in turn eliminated participant boredom, as in the case of open-ended questions where respondents are required to elaborate on their responses.
- Questions were focused on meeting the objectives of the study. For this reason questions that were meant to meet a specific objective were clustered together.
- Questions were specific and direct, and jargon was avoided. In cases where jargon was used, explanations were provided in brackets.
- The survey was pretested with a few members of the target audience, the study supervisor as well as colleagues. During this process anomalies were picked up (i.e. misinterpretation of questions) and they were fixed accordingly.
- Weekly to bi-weekly reminders were sent out on email, Facebook and WhatsApp to those who may have not at the time have responded.

In conclusion, since the primary goal of this study was to *explore* an under-researched phenomenon, the sample size of 500 respondents was deemed appropriate. Also, the focus of this study was only the Gauteng province, hence representativeness of the whole South African population who holds bank accounts, was not the main focus. Moreover, Gauteng is the economic hub of South Africa and therefore one of the most representative provinces of the country.

### **2.3.1.1 Unit(s) of analysis**

The unit of analysis can be defined as the main entity that is being studied in the research or the “who”, “what”, “where” and “when” that are being studied. Because phenomenology (which is one of the bases of this research) focuses on studying people, “victims of associated robbery” were the primary unit(s) of analysis or constituted the point of departure in this study. Secondary units of analysis were adults (from the age of 18) in the Gauteng province who were bank account holders with any

of the South African banking groups. As explained before, SMEs were only interviewed as sources of information.

### **2.3.1.2 Geographical delineation**

Due to the fact that the primary goal of this research study was to *explore* an under-researched topic, the focus was only on the Gauteng province. Gauteng was selected mainly as a matter of convenience because the researcher is a resident of the province. Also, although Gauteng is the tiniest province in South Africa, it is the economic hub of South Africa and the most populated and diverse in terms demographical variables such as race, age, class, variety of cultures and beliefs. In this way, the possibility for a diverse sample drawn from the Gauteng province was likely. Moreover, because the researcher did not have official funding for the study, extending the study to the other eight provinces was not financially feasible.

The sections that follow will deal with the pilot study, data collection and data analysis and presentation.

### **2.3.2 Pilot study**

A few respondents, who have the same characteristics as the actual research participants, were selected to take part in the pilot study. In this way issues relating to the feasibility of the study (Strydom 2011c:239) were dealt with. Also, a pilot study assisted with the testing of the measuring instruments (Strydom 2011c:240). After conducting the pilot study, the researcher had an idea whether the measuring instruments were appropriate to collect the data needed in terms of the types of questions asked and how they were asked. As a result, all the issues which arose during the pilot study were addressed before the actual study commenced – and in turn validity of the measuring instruments was increased (see section 2.4.2.1).

In addition, interviewing SMEs who are knowledgeable in the subject of associated robberies added value for both the pilot study and the literature study. As explained by Strydom and Delpont (2011:395), interviewing experts is important for the identification of themes for further investigation. In corroboration with the latter, Strydom (2011c:238-239) posits that interviews with experts will unearth unknown

views and endorse or discard the opinions of the researcher. Thus experts are deemed an excellent base of information (Strydom 2011c:238-238).

### **2.3.3 Data collection**

Already elaborated on under section 2.2.3, is that the mixed-method approach in this study started during the data collection phase where qualitative data were collected through the use of semi-structured, one-on-one, in-depth interviews; and quantitative data were collected through the use of structured survey questionnaires.

The following section unpacks each of the data collection methods separately.

#### **2.3.3.1 Qualitative data collection**

Creswell (2013:145) is of the opinion that, where qualitative data collection is concerned, one should not only think of the actual type of data to be collected and procedures of collecting the data, but also think of matters such as: (a) obtaining permission or gaining entry; (b) having a good sampling plan; (c) coming up with ways of recording the data both digitally and on paper; (d) safe keeping of the data after it had been collected; (e) being prepared for possible ethical problems.

In view of the above points, the following were executed:

##### **(a) Obtaining permission/gaining entry**

After the research proposal was accepted by the University of South Africa (UNISA) College of Law (CLAW) Higher Degrees Committee and the ethical clearance certificate was obtained from the CLAW Research Ethics Committee. Thereafter the proposal was sent to the SAPS and SABRIC where the necessary steps were followed of asking for permission to interview individuals (SMEs) who are knowledgeable in the research subject (see Annexure H for ethical clearance certificate 1). Once permission from the mentioned gatekeepers had been obtained, further permission was sought from the individual participants by means of building rapport and obtaining consent (see Annexures J and K for approval letters, and B for informed consent form). Rapport was then built with participants by explaining the researcher's motivation for selecting

them, disclosing the aims of the study, and promising to keep their identity in the final research report anonymous (Creswell 2013:154).

**(b) Having a good sampling plan**

The sampling procedure was discussed in more detail under section 2.3.1.

**(c) Coming up with ways of recording the data both digitally and on paper**

In the consent form and the application to the SAPS or SABRIC/banking industry, it was mentioned that the researcher would like to record the interview through the use of a voice recorder. Also, after permission to digitally record the interviews had been sought from the abovementioned gatekeepers, research participants were asked to consent to the use of a voice recorder. As a result, the interviews were recorded digitally as well as manually by writing in the spaces provided on the interview schedule.

**(d) Safe keeping of the data after it had been collected**

The collected data were locked up in a cabinet in the researcher's office, which was not shared with anyone. The office was always locked when unoccupied.

**(e) Being prepared for possible ethical problems**

The researcher was aware of ethical dilemmas such as limited confidentiality, anonymity and/or inability to obtain full consent. Ethical issues and practical ways in which the researcher dealt with any issues that could have arisen, are all discussed under the ethical issues in section 2.5.

To collect data from victims and SMEs, the researcher made use of face-to-face, semi-structured, in-depth interviews. During semi-structured interviews the researcher had a prepared set of questions to ask the participants. However, as opposed to structured interviewing, the interview schedule was only used to guide the interview and not to control it (Greeff 2011:341). Consequently, when conducting semi-structured interviews participants have an equal responsibility as the researcher to control the direction the interview will take (Greeff 2011:341). Participants are also free to introduce important study-related topics the researcher may have neglected to include in the interview schedule (Greeff 2011:341) (also see section 1.6.1.3 for

interpretivism). In this way, the in-depth nature of the interview is enhanced. In-depth interviewing is a qualitative research technique which entails conducting intense one-on-one interviews with a small number of participants with an aim of exploring their views on a particular phenomenon (Boyce & Neale 2006:3). These interviews are particularly useful when one seeks detailed information about an individual's opinion and/or when seeking to explore a new phenomenon (Boyce & Neale 2006:3). As indicated above, when using in-depth interviewing as a data collection method, the researcher is not bound to a structured questionnaire where the same questions must be asked to all the respondents in the same manner and order, but he/she uses a flexible interview schedule (Greeff 2011:352; Remler & Van Ryzin 2011:64). The point of the interview schedule is to allow flexibility for the researcher to follow up interesting ideas (Remler & Van Ryzin 2011:64) (see Annexures E and F). Only a few questions are asked and that is mainly because questions are mostly open-ended where participants are asked to explain rather than just provide short answers (Remler & Van Ryzin 2011:64). The advantages of in-depth interviews are that the researcher has an opportunity to probe the participant on issues that are unclear or interesting (Davis, Francis & Jupp 2011:64); respondents may be asked to explain their answers; and unlike other "impersonal" data collection methods, sensitive information may be collected. Because collecting data through this method is so time consuming (Creswell 2014a:240), only a few number of respondents may be included in the study. As a result, findings may not be generalised to the entire population (Boyce & Neale 2006:4). However, although qualitative findings cannot be generalised in the same way as quantitative findings – through statistical inference from the study sample to the population that it represents – they can be generalised across similar contexts (Forman, Creswell, Damschroder, Kowalski, Krein, Michigan & Nebraska 2008:769). This kind of generalisability is referred to as "transferability", as discussed under section 2.4.1.4.

The main advantage of this method is the fact that the interviewer was able to probe into the participants' responses. As a result, more detailed descriptions of the source's world and answers to questions such as "why" and "how" were provided. The process of probing thus increased the reliability of information provided by the respondents (also see section 2.4.2.2). In addition, qualitative methods such as in-depth interviews take on the exploratory measurement approach, where meaning is drawn from

conversations with knowledgeable participants. This approach was appropriate for this research because it was important to find out the meaning(s) that research participants (particularly victims) attach to their experience as victims of associated robberies. Also, in-depth interviews were suitable for this study because the main aim of this research is to explore the phenomenon of associated robbery, since little is known about the under-researched topic. Therefore, through in-depth interviews of the victims and SMEs, detailed information on the crime of associated robbery was attained. In this way contribution to the scarce literature was made. In addition, the collection of data from knowledgeable and experienced individuals can be said to have increased validity of the instrument and results thereof (see section 2.4.2.1). Finally, because the victim population is not easily identifiable or often seeks to remain hidden, the qualitative approach (intense interviewing) was the most suitable approach where victim participants are concerned (Bachman & Schutt 2014:359).

### **2.3.3.2 Quantitative data collection**

To measure the perception of bank clients or the public regarding the crime of associated robbery, a self-administered survey was used to collect data (see Annexure G). However, in cases where participants were not conversant in the English language, the researcher administered the questionnaire herself (see section 2.3.1). The survey used was standardised, and its aim was to quantitatively measure the general public's knowledge, perceptions, attitudes, behaviours of the crime of associated robbery and to also determine victimisation risk. The target audience for the survey was any adult (18 years or older) in Gauteng who holds a bank account with any of the South African banking groups. Moreover, based on *The Carrying of Cash Safely Campaign* conducted by SABRIC, the banks, the SAPS and other stakeholders, it is clear that the primary targets for associated robberies are individual bank clients, *stokvel*/saving club members and small business owners. As such, the survey specifically targeted these types of bank clients (see Annexure L).

A structured questionnaire was created by the researcher with a cover letter describing the aims and objectives of the study attached. In the cover letter issues of ethics were also included, where the researcher promised to keep responses anonymous, maintain confidentiality, and ensured participants that their participation in the study

was voluntary and thus they were free to terminate their participation whenever they wished to. Throughout the questionnaire respondents were given clear and unambiguous instructions on how to complete the questionnaire. Due to the fact that the survey was also available online, it was developed in such a manner that respondents could easily enter their responses electronically. To facilitate flow, the survey was divided into different sections with clear instructions directing participants under each of the sections.

The survey was divided into the following sections (see Annexure G):

**Section A:** Demographical information

**Section B:** Personal banking preferences.

**Section C:** Small business owners.

**Section D:** *Stokvel*/society/cash saving clubs.

**Section E:** Preventative measures.

**Section F:** Victimisation as a result of associated robberies.

As explained (see section 2.2.3), the research approach employed in this study was the exploratory sequential mixed-method where the topic was first explored through the use of qualitative methods (in-depth interviews of SMEs and victims) after which quantitative empirical research took place. Consequently, data collected during the qualitative phase of the study as well as existing literature, objectives of the study and theories utilised to explain the phenomenon of associated robbery, were all used to develop questions for the survey. This process was the first step to ensure that the measuring instrument is valid (see section 2.4.2.1). Close-ended questions were mainly asked in order to ensure reliability of the measuring instrument (Bachman & Schutt 2014:359) (see section 2.4.2.2). As such, due to the nature of the questions asked (close-ended questions), should the same survey be used by another researcher, it is probable that the results may be similar. Moreover, because the survey was structured and all participants answered the same questions in the same order, validity of the measuring instrument as well as validity of the results, was maintained (see section 2.4.2.1).

Before the research commenced the survey was sent to the supervisor (who is knowledgeable in statistical data analysis) and SMEs for commenting, after which suggested amendments were made. Thereafter, an information technology (IT) specialist was consulted to develop an online survey which was an exact replica of the printed one. Upon completion of the development of the online instrument, it was pre-tested on the supervisor, the computer SME and colleagues before the actual research commenced. Distribution of the instrument to the supervisor before finalising it, and pre-testing prior to commencement of the empirical research, further strengthened validity of the measuring instrument in that the feedback was used to check if the instrument was indeed measuring what it was purported to measure (also see sections 2.3.2 and 2.4.2.1). The link to the online survey was shared widely via Facebook, WhatsApp and e-mail (see section 2.3.1).

According to (Bachman & Schutt 2014:191) surveys are popular for the following reasons:

- **Versatility:** It is said that a well-constructed survey can improve one's understanding of any social phenomenon. Bachman and Schutt (2014:191) are confident that there is no social science topic which cannot be studied through the use of a survey research design.
- **Efficiency:** Because data can, with the use of a survey, be collected from a large number of people at a fairly low cost, this research design is deemed efficient.
- **Generalisability:** Although it is not an aim of this study to generalise results, surveys are reported to be the best method to use where the representativeness of the population is concerned.

In this study a survey was used as a data collection instrument in order to measure the characteristics of the sample as well as to use statistical precision to *describe* and *explain* the phenomenon of associated robbery (see section 1.3 for research goals as well as quantitative data analysis in section 2.3.4.2). Moreover, through the use of the survey, answers were provided to questions such as: "How many bank clients felt this way?" and "How often do bank clients engage in certain behaviour?" Consequently,

the use of survey research facilitated the process of comparisons between the different respondents.

### **2.3.4 Data analysis and presentation**

The analysis of data was the next step of mixing the two research approaches, where qualitative data were analysed using qualitative content analysis; and quantitative data were analysed through the use of statistical quantitative methods. Although the results were presented in separate chapters (see Chapters 4 and 5), the findings were connected and integrated through the process of cross referencing. Findings from the two methods were used for confirmatory purposes as explained under the discussion of the mixed method approach (see section 2.2.3).

#### **2.3.4.1 Qualitative content analysis**

Content analysis is a research data analysis method which describes and quantifies a phenomenon in a systematic and objective manner (Downe-Wamboldt 1992:314; Holdford 2008:173). The main focus of this approach is to analyse either verbal, written or visual communications (Downe-Wamboldt 1992:314). In agreement with the latter, Holdford (2008:173) adds that content analysis has been used in the fields of psychology, journalism, political science and consumer science, where the need to objectively and scientifically define the content conveyance of communications was eminent. Because of its explorative nature, content analysis is considered a qualitative research approach (Holdford 2008:174).

Qualitative content analysis can either take on an inductive or a deductive stance. Elo and Kyngäs (2007:109) recommend that if there is not enough former knowledge about the phenomenon, which was the case in this research, then the inductive approach may be used (Elo & Kyngäs 2007:109). As reported by Elo and Kyngäs (2007:109), both inductive and deductive content analysis processes involve three main phases, namely: preparation, organisation and reporting of results. The preparation phase in both the deductive and inductive approaches includes selecting the unit(s) of analysis, data collection and making sense of the data for the analysis phase. The organisational phase of inductive content analysis entails open coding (discussed in greater detail below), the categorisation phase where a categorisation

matrix is developed, and abstraction (Elo & Kyngäs 2007:111). Abstraction is defined as a process where the general description of the phenomenon under study is formulated through creation of categories. In inductive content analysis the categories are derived from the raw data, unlike in deductive content analysis where categories may be drawn from already existing theories. Therefore, if one chooses to use the inductive content analysis one moves from the general to the specific. Content-characteristic words are used to name each category. Sub-categories with similarities are clustered together as categories. Important to note is that the primary goal for creating categories is to build up a model, a conceptual system or conceptual map (Elo & Kyngäs 2007:108; Elo, Kääriäinen, Kanste, Pölkki, Utriainen & Kyngäs 2014:1). In this study the categories created were used to build up an associated robbery prevention model, as discussed under section 8.2.7.

The criteria predominately used to evaluate content analysis are those established by Lincoln and Guba (1985), where trustworthiness was the preferred term. In qualitative research, the primary objective of trustworthiness is to substantiate the belief that findings are “worth paying attention to” (Lincoln & Guba 1985:290). Proving trustworthiness of findings is especially important in studies where inductive content analysis has been used because categories are drawn from the raw data (as mentioned above), unlike in deductive studies where already existing theories are used to develop content-related concepts (Lincoln & Guba 1985:333). Five alternatives for assessing trustworthiness in qualitative research were proposed by Lincoln and Guba (1985:219) and they are as follows: credibility, dependability, confirmability, transferability and authenticity. These criteria are discussed in detail under section 2.4.

According to Creswell (2013:180), there are three steps to follow when analysing data in qualitative research:

- Prepare and organise the data for analysis.
- Use a process of coding to reduce the data into themes and then condense the codes.
- Represent the data either in figures, tables or a discussion.

Consonant to the above steps, where SME interviews were concerned the researcher followed the conventional way of coding qualitative data (by highlighting similar themes with the same colour in order to group them together). For the victim interviews, Atlas.ti (a computer-assisted qualitative data analysis tool) was used to analyse the data. As emphasised by Archer (2013:1), the use of data analysis programs such as Atlas.ti speeds up the process of data exploration and the retrieval of information is easier and quicker than when using the traditional way of coding, such as the “physical cutting and pasting, photocopying of extracts, colour coding and manual sorting”.

The following steps were followed in the analysis of both the SME and victim in-depth interviews:

- Before the data coding process began, the data were organised by transcribing each of the interviews (11 SME and seven victim interviews).
- Each transcript was read a few times by the researcher in an attempt to immerse herself in the data.
- While reading through the transcripts, notes were made on the initial categories (Creswell 2013:183-184).
- After all the transcripts had been read the process of coding began. As mentioned above the SME coding process was done manually, where highlighters were used to underline similar themes across all 11 transcripts.
- In the case of the victim interviews the transcripts were saved in the Atlas.ti system, where the process of coding took place. Coding as explained by Creswell (2013:184) “involves aggregating the text or visual data into small categories of information, seeking evidence for the code from different databases being used in a study, and then assigning a label to the code”.
- After the coding process had taken place, the researcher reduced the tentative list of codes into a smaller number of codes.
- These were combined into themes to be used at the end to write up the research report and discussion (Creswell 2013:185).
- The number of times the codes were used was counted to indicate frequency of appearance.

According to Creswell (2013:186), codes may represent following:

- Information that researchers anticipate on finding before the study.
- Information that researchers did not expect to find in the study.
- Information that is thought-provoking or unfamiliar to the researcher and potential readers.

Upon completion of the coding process, categories were formed where information and responses pertaining to similar facts and themes were clustered together. Themes are comprehensive elements of data containing numerous codes put together to produce a mutual idea (Creswell 2013:186). The final data were then presented in the form of a discussion. The findings from the SME interviews were mainly presented in Chapter 3, which is the main literature review chapter. The SME responses were also used throughout the study to especially bridge the gap in literature – specifically on associated robberies. Findings from the interviews with victims are presented in detail in Chapter 4.

#### **2.3.4.2      *Quantitative data analysis***

Mouton (1998:161) explains that in quantitative research, data analysis refers to a phase in the study where the application of several statistical or mathematical practices is used to describe and explain variables of the data set. Rubin and Babbie (2007:552) add that quantitative data analysis is a technique used by the researcher to change data to a numerical form, which in turn is subjected to statistical scrutiny. Monette, Sullivan and DeJong (2008:364) describe statistical analysis as a process where data are assembled, classified, tabulated and summarised in a numerical arrangement in order to acquire meaning. Fouché and Bartley (2011:249) posit that the main purpose of quantitative analysis is “thus to reduce data to an intelligible and interpretable form so that the relations of research problems can be studied and tested, and conclusions drawn”.

#### **(a)      *Methods of analysis***

According to Blaikie (2000:236-237) the four main categories under which quantitative data analysis methods fall, are: descriptive, association, causation and inference.

- **Descriptive analysis** is the first step taken by the researcher in order to have an idea of the data that were collected. Bachman and Schutt (2014:368) add that descriptive statistics are used primarily to describe the distribution of variables and the relationships between the various variables. Moreover, descriptive methods produce characteristics of distributions through “frequencies, measure of central tendency and measure of dispersion” (Durrheim 2006b:193). Descriptive analysis was the main type of data analysis used in this study, where statistics were used mainly to describe distribution of variable distributions in terms of frequencies.
- **Association analysis** is used to determine whether one variable is steadily associated with another through the testing of correlation and analysis of variance or regression (Blaikie 2000:236). This method of data analysis was scantily used in certain instances in this study, where relationships between variables (using the bivariate statistical analysis as explained in greater detail later in this section) were determined through calculating the correlation coefficient.
- **Causation analysis** includes using factor, path or regression analysis in order to establish the network of relationships among variables. The method of quantitative data analysis was not applied in this study.
- **Inference analysis** is utilised to make estimations of the characteristics representing the population from the sample, as well as to determine if sample relationships may assist in forecasting relationships. Like the previous method, inference analysis was not applied in this study (see Blaikie 2000:236-237).

## **(b) Steps of data analysis**

The following steps were followed in this research project to analyse the quantitative data collected through a survey questionnaire.

### **i) Data preparation**

As explained under section 2.3.3.2, quantitative data were collected through the use of a survey questionnaire which was available as a printed copy and online. However, all the printed surveys were individually entered into the online survey system by the researcher. The reason for doing this, as explained before, was to ensure that all the data were in one place in order to facilitate the process of data analysis. Important to note is that when the online survey was developed a statistical tool was embedded in the system; thus enabling the researcher to extract the statistical report in two formats, namely an Excel spreadsheet and a PDF document with the results presented in graphical form. For the purpose of analysing the data the researcher used the Excel spreadsheet. After the spreadsheet had been extracted the researcher prepared the data in a format suitable for computer entry and analysis, as advised by Bachman and Schutt (2014:371). Data preparation, as explained by Sarantakos (2005:364), includes the checking and editing of the collected information as well as coding it.

Durrheim (2006b:189) states that preparation of data entails coding, entering and cleaning it.

- **Coding**

Kreuger and Neuman (2006:329) define coding as a systematical re-sorting of raw data in a machine-readable format. As stated by Fouché and Bartley (2011:252), the abovementioned data analysis methods require that the raw data be in a numerical form called codes. In quantitative research, data consist of lists of numbers that represent scores on variables. In this study the coding was done during the development of the questionnaire. However, the codes were only reflected on the printed survey questionnaire and not on the online survey.

- **Entering**

The codes were then manually entered on the spreadsheet after it was extracted from the system. The spreadsheet contained columns consisting of question responses, and the responses for each of the 500 research participants were recorded in the rows. The numerical codes that were written on the questionnaire, such as male = 1 and female = 2 (see Annexure G), were then entered into the spreadsheet for statistical analysis preparation.

## ▪ **Cleaning**

After coding and when the data had been entered, the data were then cleaned. Cleaning, as explained by Bachman and Schutt (2014:372), entails checking the data for errors and then correcting the errors if any were picked up. Respondents were not allowed to move on to the next question if all the mandatory questions were not answered (mandatory responses were marked with a red asterisk in the online survey). On the printed copies, if mandatory sections were not answered the questionnaire was labelled redundant and then discarded. As such, 17 questionnaires were deemed redundant and thus not used.

## ii) **Data entry**

Fouché and Bartley (2011:249) state that quantitative data may be analysed either manually or through a computer. In this study, the data were analysed through the use of a computer, specifically via Excel 2010. The reason for analysing the data through a computer program was attributed to the fact that it would have been insurmountable to attempt to calculate records from 500 respondents by manually doing statistical analysis with a calculator for example. Data entry occurred mainly during the data collection process because the bulk of the survey (n=301) was done online, where respondents entered their own responses into the system without the researcher having to do extra data entry. Moreover, the 199 printed copies which were entered manually by the researcher directly into the computer program were, after this process, also ready for analysis.

## iii) **Data processing and interpretation of results: Univariate analysis**

Univariate analysis is a type of descriptive analysis which focuses primarily on presenting a summary of results obtained on a single variable (Durrheim 2006b:194). Univariate (single variable) analysis means to examine only one variable at a time, while bivariate (two variables) analysis focuses on a simultaneous analysis of association between two variables (Kreuger & Neuman 2006:329; Mouton 1998:163; Wiid & Diggins 2009:240). Bivariate analysis is discussed in more detail in the next section.

Univariate analysis is said to be the simplest form of quantitative data analysis, in that the one variable is analysed mainly by describing it (Fouché & Bartley 2011:254;

Mouton 1998:163; Wiid & Diggines 2009:240). This means that all the information collected on this specific variable is summarised for easy understanding and use (Fouché & Bartley 2011:255). Fouché and Bartley (2011:255) add that the most basic type of summary or display of the data collected on the one variable, is through frequency distribution. “A frequency distribution is a graphical or tabular representation in which values of a variable are plotted against the number of times (frequency) they occurred” (Durrheim 2006b:194). Frequency distribution may be graphically displayed through the use of bar graphs, frequency tables and pie charts (Bachman & Schutt 2014:373; Fouché and Bartley 2011:255). All three forms of depicting frequency are used in this study (see Chapter 5).

#### **iv) Data processing and interpretation of results: Bivariate analysis**

Rubin and Babbie (2007:493) are of the opinion that, while a lot can be learnt by analysis distribution of frequencies of sole variables, the strength of quantitative explanation stems from studying relationships between variables. According to Durrheim (2006b:206) the more precise and mathematical way of showing relationships among variables is through the calculation of the correlation coefficient. In addition, Wiid and Diggines (2009:248) explain that the correlation coefficient measuring method provides information about the level of association between variables. Moreover, from calculating the correlation coefficient, the researcher is able to tell how strong the relationship between the two variables is and if the relationship is positive or negative (Wiid & Diggines 2009:248). When it is said that there is a strong correlation between two variables, it means the two variables are related (Durrheim 2006b:206). However, this does not mean that there is a causal relationship (Durrheim 2006b:206), where A causes B. Durrheim (2006b:206) elaborates that the strength of co-variation between two variables is represented by the correlation coefficient by means of a number ranging between -1 to 1. As explained by Wiid and Diggines (2009:248) the closer the value of  $r$  is to -1 or to +1, the stronger the relationships between variables. However, the closer the value of  $r$  is to zero, the weaker the relationship (Wiid & Diggines 2009:248).

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5 Lowercase  $r$  is a symbol used to represent coefficient of correlations.

- A correlation coefficient of exactly -1 or +1 means that there is a perfect correlation between variables – thus knowing one variable means the other one can be predicted.
- A correlation coefficient of between 0 and -1 means that there is a negative correlation between variables – meaning that the higher the one variable the lower the other.
- A correlation coefficient of between 0 and +1 means that there is a positive correlation between variables – this means that the higher the one variable the higher the other variable (Widd & Diggines 2009:249).

As already mentioned, the bivariate data analysis was in some instances utilised in this study, where the correlation between some variables was calculated and explained (see Chapter 5).

Save for the fact that statistical or mathematical analysis is the best way of analysing quantitative data, statistical analysis was in this study used for the following two reasons, as emphasised by McCusker and Gunaydin (2015:539): Firstly, comparing the statistics between the different respondents was easier and less subjective than in the qualitative approach, where multiple realities are looked at. Secondly, unlike real life qualitative scenarios, the quantitative researcher is removed from the emotional and subjective bias and thus interprets the data by utilising numbers or figures without compromising neutrality. As a result, when looking at human fields within the human sciences, statistics may deliver more valid data which can be used to forecast future trends (McCusker & Gunaydin 2015:539). Also, quantitative research can be easily repeated and replicated through the use of the same formula (McCusker & Gunaydin 2015:539). As a result, this allows for repetition of bigger and numerous samples under the same circumstances and facilitates comparisons between studies (McCusker & Gunaydin 2015:539).

## **2.4 TRUSTWORTHINESS, VALIDITY AND RELIABILITY**

As explained in section 2.3.3.1, the lack of statistical quantification in qualitative research restricts generalisation of findings to the entire population. However, findings

from qualitative studies may be generalised to situations of similar contexts, as advised by Forman et al. (2008:769) and Mouton (1998:80) (also see sections 2.3.3.1 and 8.4.2). This type of generalisation is called trustworthiness, as discussed below.

### **2.4.1 Trustworthiness**

This section on trustworthiness only deals with the qualitative phase of the research project. Trustworthiness is discussed in this section in terms of credibility, dependability, conformability, transferability and authenticity.

#### **2.4.1.1 Credibility**

Credibility deals with the focus of the study and how well processes such as selection of research participants, context, data collection and analysis methods address the purported focus (Graneheim & Lundman 2004:109-110). Where the research findings are concerned, credibility is measured in how well the themes and categories cover the data; that no relevant data have been carelessly or methodologically excluded; or that unrelated data have been included (Graneheim & Lundman 2004:109-110).

Credibility in this study was firstly ensured by accurately identifying and describing research participants so that the reader knows exactly how and why they were selected. Secondly, a detailed account of data collection and data analysis methods is provided in preceding sections (2.3.3 and 2.3.4 respectively). Thirdly, because face-to-face in-depth interviews were used to collect qualitative data, the researcher had an opportunity to probe the participants on their responses. As a result, the process of probing also increased credibility where data collection is concerned. Fourthly, with regard to research findings, credibility was ensured by judging similarities and differences between the categories. This was further enhanced through the use of representative quotations from the transcribed data (see Chapter 4). Finally, the technique of triangulation was another mode used to improve the probability that findings and interpretations would be found credible (Lincoln & Guba 1985:305) (also refer to section 2.2.3).

#### **2.4.1.2 Dependability**

Elo et al. (2014:2) describe dependability as the ability for data to remain stable over time and under diverse conditions. This in essence means that the findings should be consistent and should have the ability to be repeated. To ensure dependability of this study, the research supervisor acted as an external researcher and conducted an inquiry audit. Through the inquiry audit the study supervisor examined both the process and findings of the research with an aim of evaluating the accuracy and validity of the data collected; and to determine if the research results and conclusions were supported by the data. Moreover, in order to allow other researchers to follow exactly how the research was conducted, thick descriptions of both the phenomenon being studied and the study process were provided (cf. Lincoln & Guba 1985:317-318).

#### **2.4.1.3      *Conformability***

As explained by Elo et al. (2014:2) conformability refers to the objectivity or possible correspondence between two or more independent people about the accuracy, meaning and relevance of the data. To foster objectivity the researcher was engaged in a constant process of reflexivity and bracketing, as explained in sections 1.6.1.3, 2.2.1 and 8.4.4. The researcher developed a reflexive journal where entries were regularly made on methodological issues, logistical issues and reflections on the researcher's own values and interests in relation to the phenomenon under study. More importantly, confirmability was ensured through the audit performed by the study supervisor as discussed in detail under section 2.4.1.2. The use of triangulation (see section 2.2.3) in terms of collecting data from three different types of sources (i.e. victims, SMEs and the general public) was another way of establishing confirmability (cf. Lincoln & Guba 1985:318-319).

#### **2.4.1.4      *Transferability***

Transferability, also referred to as external validity, is defined as the possibility of the findings to be generalised or transferred to other contexts or samples (Elo et al. 2014:2; Shenton 2004:69). Similar to ensuring credibility, transferability was facilitated in this study by firstly providing clear and detailed descriptions of participants'

characteristics, their context and how they were selected. Secondly, a detailed account was given of the data collection and data analysis processes (see sections 2.3.3 and 2.3.4). Lastly, a detailed presentation and thick descriptions (Lincoln & Guba 1985:316) of findings, substantiated with direct and relevant quotations, further ensured transferability (see Chapter 4).

#### **2.4.1.5 Authenticity**

This criterion refers to the extent to which arrays of realities are honestly represented by the researcher (Elo et al. 2014:2). Authenticity then includes fairness, where the researcher has to ensure that different constructions are solicited and honoured. By virtue of this study being embedded on the social constructionist/interpretivist epistemology (see section 1.6.1), different realities, truths and meanings (by various participants) of the phenomenon under study were encouraged, respected and justly represented in the form of research findings.

#### **2.4.2 Validity and reliability**

In addition to trustworthiness the researcher also had to prove that the data collected were both reliable and valid. Validity and reliability relating to both the qualitative and quantitative phases on the research are discussed under the sections that follow.

##### **2.4.2.1 Ensuring validity**

Muijs (2011:57) warns that no matter how good a research study is, the results are meaningless if the measuring instrument has not measured what it was supposed to measure. Consequently, for research results to be deemed valid the research instrument must measure what it is purported to measure.

In this study, two types of validity were dealt with, namely content and face validity (Bachman & Schutt 2014:86-87):

- **Content validity**

A thorough literature study was conducted before compiling the measuring instruments (i.e. interview schedule and survey questionnaire). In this way, the

researcher gained more knowledge on the subject and ensured that the concepts used to compile the measuring instruments were theoretically defined. To increase on the depth of the literature and to further strengthen the content validity of the measuring instruments, SMEs were also interviewed.

- **Face validity**

Similar to content validity, a panel of experts were asked to work through the measuring instruments to provide comments and suggestions. This panel consisted of the study supervisor and the SMEs from the SAPS and banking industry. After the selected experts had worked on the instrument and provided comments to the researcher, changes were made. Additionally, the instruments were tested during a pilot study, as indicated under section 2.3.2, after which changes were effected.

#### **2.4.2.2      *Ensuring reliability***

Reliability means that a measuring instrument is consistently yielding the same results each time it is utilised. The researcher ensured reliability firstly through asking clear, straightforward and unambiguous questions in the interviews and surveys. Each question contained only one thought. Secondly, the researcher conducted and recorded the interviews personally. In this way, the researcher was able to clarify any questions that respondents did not understand. Thus, misinterpretation of questions was avoided. Thirdly, to test the trustworthiness and accuracy of information provided during qualitative interviews, some questions were interconnected to each other. Accordingly, the researcher was able to compare the answers to the questions which are connected to each other to check for similarities and differences. Finally, as indicated in section 2.5.1, maintaining confidentiality enhances the validity and reliability of the information given by respondents. Therefore, the researcher gave an undertaking that she will not disclose any details about the respondents. Additionally, in order to put the participants at ease, they were (at regular intervals during the interviews) reminded that the researcher will not divulge any of the information shared to anyone, or if the information is shared, it will not be promulgated in a way that will reveal their identities. The same message was provided to survey participants in the form of a consent form. In the online survey the consent form was part of the cover page, as such the participant could not carry on taking the survey unless they had first

read through the cover page and clicked the accept button as a way of giving consent (see section 2.5.2). More measures relating to the reliability of the survey questionnaire are discussed in section 2.3.1.

## **2.5 ETHICAL CONSIDERATIONS**

As stipulated by Van den Hoonaard and Van den Hoonaard (2013:17), when working with human beings, the researcher has an obligation to uphold ethical principles. Researchers around the world share similar values of conducting ethical studies such as “maintaining human dignity, respecting persons, and promoting welfare and justice” (Van den Hoonaard & Van den Hoonaard 2013:23).

There are various ethical principles to be deliberated upon when conducting research with human participants. However, this research addressed the aspects of confidentiality and anonymity, informed consent, voluntary participation and autonomy, non-maleficence and no harm to subjects versus beneficence. The researcher also abided by the general guidelines as stipulated by the UNISA Police on Research Ethics dated September 2007.

### **2.5.1 Confidentiality and anonymity**

Ogden (2008:11) posits that confidentiality, anonymity and consent are the triad of ethics in research. Confidentiality, as described by Van den Hoonaard and Van den Hoonaard (2013:26), means information communicated to the researcher should not be shared in any manner which can openly be tied to a specific participant. Van den Hoonaard and Van den Hoonaard (2013:26) add that without maintaining confidentiality research participants can be shamed, hurt or branded. On the contrary, the more the researcher maintains confidentiality the better the quality and validity of the data shared by research participants (Ogden 2008:111) (also see 2.4.2.1).

Anonymity means that no one, even the researcher, should – after the research – be able to identify the research participant (Strydom 2011a:120).

Due to the nature of qualitative research where face-to-face interactions are required, it is almost insurmountable to attain full anonymity (Van den Hoonaard & Van den Hoonaard 2013:32). Also, while confidentiality and anonymity are bases of ethical research, they are complex and difficult to uphold in their entirety, especially in small-scale settings such as villages or institutions (Van den Hoonaard & Van den Hoonaard 2013:39). As indicated before, victims of associated robbery were some of the participants from whom data were collected. Confidentiality was of paramount importance, because information regarding crime victimisation is always sensitive.

As a result, the researcher did whatever possible to ensure confidentiality, such as offering to interview participants at a place where they felt comfortable (i.e. their homes). Furthermore, the researcher did not divulge any of the research information shared by participants to anyone. In this way, the potential distrust that research subjects may have had towards the researcher was decreased.

Because the data were not gathered from anonymous sources (as face-to-face interviews were utilised), when disseminating the results pseudonyms or numbers (i.e. Victim 001 or SME1) were used to conceal the identity of sources. In order to avoid revealing the identity of banking groups, SME respondents were also treated the same. To further ensure anonymity, the following steps were implemented:

- Identifiers, such as age, were grouped together into age ranges instead of the actual age.
- As suggested by Van den Hoonaard and Van den Hoonaard (2013:33), the length of period after the research until the study results were published, as well as the remote location of publishing results, also guarantees anonymity.

Participants who took the printed survey were requested to ensure that they do not write their names on the survey. Those whose surveys were administered by the researcher were treated in exactly the same manner as during the interviews of the victim participants – as explained above. For those who took the online survey, completion of the survey was wholly blind, since the researcher was absent and the

results generated on the system do not show who took the survey. As a result, confidentiality was completely guaranteed.

### **2.5.2 Informed consent, voluntary participation**

Informed consent means that after having been given adequate information about the proposed research, participants voluntarily agree to participate in the research study and are not in any manner coerced to do so. Van den Hoonaard and Van den Hoonaard (2013:36) explain that consent is not an event but a process. In this effect, participants should be given an opportunity to reaffirm their consent if the circumstances of the research change. Additionally, consent must be informed. The researcher has the obligation to inform the participants by:

- Inviting them to take part in the research.
- Revealing the aim(s) of the research.
- Stating the estimated time span of the interview.
- Guaranteeing them that participation in the study is voluntary.
- Providing an opportunity to discuss the degree at which anonymity and confidentiality will be upheld.
- Explaining the potential of harm caused by the research study.
- Allowing questions from the participants and ensuring that they understand how the data will be published (Van den Hoonaard & Van den Hoonaard 2013:36).

In this study, the researcher followed the abovementioned steps with victims, SMEs and bank clients/general public. Emphasis was placed on providing the research subjects with thorough and complete information so that they fully understood the details of the research and were able to make an autonomous decision about their participation (Strydom 2011a:117). Consent was further obtained in writing, where both the researcher and the participant signed and dated two consent forms. The one form was kept by the participant and the other one by the researcher. The consent form kept by the researcher was locked in a cupboard in the researcher's office to protect the identity of the participants as they could be easily identified from their signatures. In the case of the online survey the consent form was part of the cover

page and respondents could not move on to take the survey unless they had first clicked “accept” as a way of giving consent (also see section 2.4.2.2).

### **2.5.3 Non-maleficence and no harm to subjects versus beneficence**

Although this research did not directly produce any physical harm to participants, the fact that it involved human beings who were sharing sensitive information about criminal activities, presented a potential for psychological harm. The interviews required victims to recall some information about crimes which were committed against them. As a result, the recollection of such sensitive information had the potential of making research participants feel harassed, embarrassed or angry (Strydom 2011a:116). In an attempt to deal with this issue, interviewees were reminded that they were at liberty not to answer any questions they were not comfortable with; and that they had the right to terminate the interview at any stage. As emphasised by Van den Hoonaard and Van den Hoonaard (2013:94), “powerless social groups [such as victims] require greater protection than the powerful”.

Remler and Van Ryzin (2011:483) explain beneficence as the idea that the research benefits participants and that profits offset the risk of participation. Although this research will benefit the general public, including the research participants (especially the victims), no personal gains were promised for taking part in the research. The researcher withheld from making any promises to the participants.

Research ethics are intricate and indistinct and the line between right and wrong is often blurred (Remler & Van Ryzin 2011:484). Nonetheless, in this study the researcher did whatever possible within all conceivable judicious limits to protect the respondents from any form of harm that may have arisen due to participation in the research.

## **2.6 LIMITATIONS**

The proceeding sections briefly introduce limitations of the current study in terms of studying hard-to-reach research subjects and lack of literature. Important to note is that limitations are discussed in more detail in Chapter 8 under section 8.4.

### **2.6.1 Qualitative sample size: Studying hard-to-reach research subjects (also see section 8.4.1.1)**

At the beginning the focus of this research was on offenders. Subsequently, after permission to conduct interviews with offenders (who had committed associated robberies) was granted by the Department of Correctional Services (DCS) the researcher made contact with both SABRIC and the DCS internal guide allocated to her to assist with the list of offenders convicted for associated robberies. However, since the CJS has no crime category called “associated robbery”, the internal guide could not furnish the researcher with a list of offenders specifically sentenced for this specific crime type. This then meant that the internal guide could only provide a list of offenders who were sentenced for robbery – regardless of the type of robbery. It would, however, be impossible for the researcher to know from the list which of those offenders had specifically committed associated robberies. Also, it would also be fruitless to go through that process because it was confirmed that the conviction rate for associated robberies was low.

The latter was proven when SABRIC provided a list of only nine successful cases of associated robbery prosecution (i.e. convicted offenders). The list was submitted to the DCS with the hope that those offenders had been sentenced (and were still incarcerated) so that the researcher could interview them. After communication with the DCS internal guide it was found that out of the list of nine offenders, only five had been sentenced and were still under the care of the DCS. Two of the nine offenders were still awaiting trial and two could not be located on the DCS system. Consequently, this meant that only five offenders out of the nine could be included in the study. This is due to the fact that conducting research with awaiting trial inmates would have impinged their right to remain innocent until proven guilty. Nonetheless, the researcher made contact with the gatekeepers at the centres where the offenders were incarcerated and only three of the centres allowed her to access the centre to make contact with the offenders.

In May 2015 the researcher visited the offender at Atteridgeville Correctional Centre, but the offender revealed that he was not convicted for associated robbery and/or any

crimes related to it and thus could not go ahead with the interview. The second inmate/interviewee was visited shortly after that at Zonderwater Correctional Centre. This offender confirmed to have committed associated robberies and also agreed to do the interview, which was fruitful. After the interview the offender was requested if he was willing to ask other inmates who had been sentenced for the same crime if they would be willing to partake in the research. The respondent agreed, after which a date was set for the researcher to return to the centre. Upon return the inmate was called and he brought one possible interviewee with him. However, it was then realised mid-interview that the offender had not been convicted for associated robberies. As a result, his interview was, after the session, deemed redundant and was discarded.

The third and fourth interviews were conducted at Johannesburg Central Correctional Centre, where two of the perpetrators on the list were housed. Although during the researcher's first visit to the centre the first interviewee agreed that he had committed associated robberies – and explained to the researcher in detail what associated robberies were – he later (on the day of the interview) changed his story to say that he had been sentenced for robberies of banks and not robberies of bank clients. The researcher continued with the interview, which was however discarded after the session. Important to note is that task team members and newspaper articles also identified this particular inmate as one of the first convicted spotters for associated robberies (refer to case study in section 7.4.1.1). Although the researcher could not reveal that she had prior information about his conviction from newspapers and the task team, she upheld the research ethic principle of allowing the participant to voluntarily take part in research without being coerced (see section 2.5.2).

The second interviewee, who was housed in the same centre as the latter, agreed to take part in the study. His in-depth interview was approximately two hours long. Arrangements to see the fifth perpetrator failed because the officials of the centre where he was housed never picked up the telephone – even after the researcher had attempted to get hold of them several times. As a result, after only two successful offender interviews, the focus of the research was altered from offender participants as the unit of analysis, to collecting data from new research participants (i.e. victims and the general public).

Important to note is that the initial application for ethical clearance was submitted only for offenders, victims and SMEs as research participants. As such, when the offenders no longer became a unit of analysis, a new ethical clearance application (to include general public/bank clients as research participants) was thus submitted to CLAW research ethics. Upon receipt of the new ethical certificate the researcher commenced with the second phase of the research, the survey study (see Annexure I for ethical clearance certificate 2).

Bhopal, Shaghghi and Sheikh (2011:86) describe “hard-to-reach” research subjects as a cadre of individuals who are difficult to reach or include in a study. As expounded on by Bhopal et al. (2011:86), some researchers use the term “hidden population” to describe a group of people who do not want to be discovered or approached (by people outside their “community”).

The following are disadvantages of studying “hard-to-reach” research participants (Bhopal et al. 2011:86):

- They are usually fluctuating populations and socially unperceivable, hence it is difficult to gain access to or recruit them.
- As a result of fear of stigmatisation or pressures exerted by the general community, hidden populations often deliberately attempt to hide their identity.
- The sensitivity of issues often being studied about hard-to-reach populations exacerbates the difficulty of getting access to them.

Bhopal et al. (2011:87) add that even research studies which are overtly intended for hidden groups often face difficulties in selecting a representative sample. The following difficulties with victims as “hard-to-reach” research participants were experienced in this study.

- Failure to reach victims through the chosen strategies (e.g. radio and Facebook as discussed under section 2.3.1).

- Willing participants misunderstanding the crime of associated robberies, for example confusing associated robberies with card jamming, card swapping or card skimming (also see section 2.3.1).

As a result, due to the abovementioned challenges only seven victims took part in the research.

### **2.6.2 Lack of associated robberies literature (also see section 8.4.1.2).**

As already illustrated in section 1.2, there is little scientific information available on the topic of associated robberies and thus it proved challenging to compile a literature review. As a result, the researcher relied heavily on SMEs to provide insight and knowledge on the topic at hand.

## **2.7 SUMMARY**

This research used a mixed-method research approach where the two separate approaches, qualitative and quantitative, were used within the study for the purpose of enhancing and complementing each other on the same phenomenon, while each of the approaches still kept their unique and individual identities. The opening phase of the research was initiated by first using qualitative research, which led to the use of quantitative methods. In this way qualitative data provided deep understanding of the phenomenon to provide detailed descriptions and explanations of the topic at hand, before the survey responses and statistical analyses were used. Although individual strengths and weakness of qualitative and quantitative approaches were recurrent, the use of a mixed-method design provided benefits in the exploration of the under-researched topic of associated robbery by relying on the strengths of the one approach to offset the weaknesses of the other, and vice versa.

## Chapter 3

### THE *GESTALT* OF ASSOCIATED ROBBERIES

#### 3.1 INTRODUCTION

According to SMEs, associated robberies originated in Tembisa (a township in the East Rand of South Africa) during the late 1980s and early 1990s, where it was called “*plane*” due to the victim being tailed by the perpetrator(s) (Louw 2014:4; SME1, SME2 & SME8, 2016). Currently, robberies of this nature occur nationally in metropolitan areas of big cities where individual bank clients, *stokvels* or saving club members and small business owners are targeted (News24 2010). “Business people are usually aware of the possibility that their business could be robbed, but what doesn’t occur to them is the chance that criminals could follow them as they leave the office and rob them at home” (Davis 2016). Additionally, it is a well-known fact that criminals look for opportunities to commit crimes at facilities that are the easiest targets and less protected (Coker 2016). Hence an associated robber, for example, would rather rob an individual than a bank.

As previously elaborated on in sections 1.1 and 1.5.1, bank clients (i.e. individuals, saving club members, small business owners) are by association to the bank, primary victims of associated robberies where they are targeted either before affecting deposits or after withdrawals of large amounts of cash. In comparison to the most common bank-related violent crimes such as bank or CIT robbery, associated robbery has received little research attention; resulting in the lack of scientific literature where this crime type is concerned, especially in an Africanised fashion (see section 1.2). This dearth of literature proves to be problematic where crime prevention is concerned, mainly because those responsible for devising strategies to prevent crime cannot do so when little is known about the specific crime in question. Consequently, it is the aim of this chapter to illuminate the gap (especially between research and practice) in the knowledge of associated robberies. In this way, the increase of literature (specifically the research findings of this study) may possibly assist practitioners (i.e. the CJS, the banking industry, SABRIC) in their decision making when dealing with associated robberies.

Moreover, closing the gap in literature might pioneer further research by other researchers who may be interested in conducting research in the topic at hand, but had little information about prior to this study (refer to section 1.3). Also, improved literature will increase the readers' knowledge of the crime of associated robbery.

Due to the said lack in scientific sources, the aforementioned aim could only be achieved through in-depth interviews with SMEs to share in their knowledge and experience regarding interaction between the dynamic contexts of associated robberies (see section 2.3.1). Additionally, to further make up for the lack of scientific information on the crime in question, literature on the general types of robbery is used as a point of departure. In this way an attempt is made (through drawing from existing scientific literature and taxonomies of robberies) to point out characteristics which may also be applicable to the crime of associated robbery. This chapter, therefore, focuses on the secondary objective of this study, namely to add to the constricted scientific information (see section 1.3). Thus this study might pioneer further research in the field of criminology, particularly on the uniqueness of the topic at hand (also see section 1.3).

The objectives of this chapter are to discuss the various typologies of robbers, followed by typologies of robbery, as identified by criminologists. The crime of associated robbery is discussed in terms of the MO and the pluralistic nature of associated robberies, including the planning phase, operational phase and post-offence behavioural characteristics. Finally, the author attempts to unpack whether associated robbery should be categorised as either a violent or an economic offence. As explained before (see section 1.2.1), there is no crime type called associated robberies. Therefore, an attempt is made to provide guidelines for possible crime categories under which the crime of associated robbery may be classified; which might aid the involved stakeholders (the CJS, the banks and SABRIC) on how to better deal with the crime.

## **3.2 THE ROBBER**

### **3.2.1 Robber typologies**

The following section focuses on the discussion of typologies of robbers, as explained by Conklin (1972:69-71). As a new phenomenon in South Africa, the crime of associated robbery needs to be considered in terms of existing robber typologies to make a contribution to existing literature on the phenomenon. Conklin's taxonomy of robbers was used in this study because some elements of it – as explained in the section(s) to follow – fit the unique nature of associated robbery.

#### **3.2.1.1 Professional robbers**

Professional robbers are the most organised of the four existing types of robbers and they have a “long-term commitment to crime as a source of livelihood” (Siegel 2013:359). They plan their crime meticulously prior to its commission and they use money to support a flashy or pleasure-seeking lifestyle. Some focus solely on robberies, while others mix robberies with further types of offences. Professional robbers are motivated to commit robberies because it is direct, quick and bears a lot of profit. These types of robbers are mostly unemployed and they tend to plan three to four “big scores” annually to support their lifestyle (Conklin 1972:70; 2013:359). Characteristics central to this category of robbers are planning and skill as they often operate in groups where specific roles are assigned to each individual. Professional robbers are known for stealing large amounts of cash from commercial establishments. In addition, after a robbery, professional robbers may stop committing robberies for a short while until it is “quiet” again (Siegel 2013:359).

#### **3.2.1.2 Opportunistic robbers**

This category of robbers will steal small amounts of money when an opportunity presents itself or when a potential target becomes available. Unlike their professional counterparts, they are not committed to robberies because they steal from drunken people, the elderly or other vulnerable individuals – but only when they need cash (Conklin 1972:70). Opportunistic robbers are often teenagers and members of a gang who are not concerned about planning their offences (Conklin 1972:70). Even though they commit their robberies as a gang, they are unorganised because they do not

meticulously discuss details concerning the crime, such as weapons or get-away routes (Conklin 1972:70; Siegel 2013:359).

### **3.2.1.3 Addict robbers**

Addict robbers steal to support their dependence on substances such as drugs. These robbers are not fully committed to robberies because they only commit robberies to feed their drug habit. In comparison to the professionals, they rarely plan their crime or use weapons, but they are more careful when compared to opportunistic robbers. Their selection of a target presents minimal risk; but when they are in a state of desperation they are at times not so careful when selecting their victim. They do not do “big scores” because they only want enough money for their next fix (Conklin 1972:70; Siegel 2013:359).

### **3.2.1.4 Alcoholic robbers**

These are the type of robbers who steal because they want to feed their excessive consumption of alcohol. They steal for two reasons (Conklin 1972:71; Siegel 2013:359):

- When they are in a state of disorientation and they try to get money to buy alcohol.
- When they can no longer be employed because of their addiction and they need money.

Unlike the other types of robbers, alcoholic robbers are not committed to robbery as a way of life. They randomly plan their crimes and do not contemplate their victim selection or escape. As a result, they are easily apprehended (Conklin 1972:71; Siegel 2013:359).

### **3.2.1.5 The characteristics of associated robberies**

Quoted by Moneyweb (2010), the chief executive officer (CEO) of SABRIC, Kalyani Pillay, said at a media briefing that: “What appeared at first to be a petty, opportunistic crime now has all the makings of organised operations that systematically target innocent users of [the] banking system.” Pillay (in Moneyweb 2010) further stated that

the organised fashion in which associated robberies are committed, makes it difficult for the crime to be investigated and, in turn, prevention is also not easy. In agreement with the above statement, SMEs interviewed in this study unanimously report that associated robbers do plan their crimes (see section 3.4.2.1). In agreement with the aforementioned, Louw<sup>6</sup> (2014:5) reports in his study that “the criminal grouping [of associated robbers] is well organized and each individual knows his function” (see section 3.4.2.1). However, the planning and casing of the target is not done weeks or months before the attack, as in the case of higher risk robberies such as CIT robberies, as discussed in a recent study conducted by Thobane (2014:161-163).

Associated robbers meet in the morning at taverns or petrol stations to discuss get-away routes and distribute resources such as weapons and cell-phones, as well to assign roles to each of the members in the gang<sup>7</sup> (SME1; SME2; SME3; SME4; SME5; SME8 2016). Nonetheless, the abovementioned planning process does somewhat reflect a characteristic of professional robbers. Additionally, associated robbers may not be targeting big “scores” such as banks, for example, but based on collected literature it is reported that they get away with a lot of cash by robbing individuals who have large amounts of money in their possession (SME1; SME2; SME3; SME4; SME5; SME8; SME9 2016) (refer to sections 3.4.2.2). Consequently, it can be concluded that associated robbers are quasi professional robbers.

On the other hand, Siegel (2013:359) reports that typical robbers are rarely offenders who carefully case their targets while planning the offence. A typical robber, as explained by Siegel (2013:359), does not target a high security establishment like a bank but often targets people walking on the street, convenience stores or petrol stations. The same author adds that robbers are often deterred by security measures. As a result, since associated robbers attack less secured targets (i.e. individuals), the success of incidents is dependent on opportunity or luck (i.e. if a “spotter” [see criminal grouping section under 3.4.2.1] is able to identify a target in possession of a large

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6 The author is the undergraduate student referred to in section 1.4 who submitted an assignment on the topic of associated robbery.

7 A gang, as defined in this thesis, is a group of offenders committing associated robberies together. Thus gang and group are, in this study, used interchangeably.

amount of cash) then it may be presumed that offenders committing bank-following robberies share some characteristics of an opportunistic robber.

Establishing the type of robber that an associated robber is, without interviewing the offenders, proved to be difficult and thus the researcher was not in a position to confirm (through the collected data) under which typology of robbers an associated robber may be classified. However, based on available literature the researcher came to the conclusion and is it her opinion that an associated robber is a combination of the categories of professional and opportunistic robbers.

The characteristics of professional robbers which also seem to apply to associated robbers, are: elements of planning the crime (see 3.4.2.1); easy and quick cash (see 3.2.3); operating in groups where there is a division of roles (see 3.4.2.1); squandering the money on maintaining a lavish life style (see 3.4.2.3).

Professional robbers are motivated to commit robberies because it is direct, quick and bears a lot of profit. They operate in groups where specific roles are assigned to each individual. Although associated robbers do plan their crimes, they do not plan as meticulously as a bank robber or a CIT robber, for example. As explained under section 3.4.2.1, associated robbers meet in the morning of the incident to plan. As a consequence the MO can be linked to characteristics of opportunistic robbers. The fact that associated robbers rely on spotters to identify a victim, or wait for an opportunity to present itself (3.4.2.1) is also a characteristic of opportunistic robbers. Subsequently, if spotters were not able to identify anyone withdrawing large amounts of money, they shift focus to clients withdrawing cash from the ATM (see sections 1.5.1.1 and 3.4.2.2). This also indicates an element of opportunity.

### **3.2.2 Crime specialisation**

Prinsloo (2012:70) is of the opinion that serial offenders (repeated offences committed by the same person) are responsible for a large number of crimes. Concomitant to the above, Kennedy (1997:4) reports that there are only a few “true criminal specialists”. Prinsloo (2012:70) explains the phenomenon of criminal versatility as the “cafeteria style” of offending, which means that offenders do not only concentrate on one crime

type but choose from a variety of crimes. As a result, you may find that one day an offender is committing a burglary, the following day he/she is committing robberies and commits car hijacking on the same afternoon (Prinsloo 2012:70). Even though it makes sense to classify offenders based on the specific offence they have been incarcerated for, it is erroneous to regard them as specialists (Decker 2005:2).

Prinsloo (2012:70) argues that there are only a small number of “pure” or specialised offenders. As a result, even though robbery is seen as a highly specialised crime characterised by agile motives, robbers are also versatile in their offending.

Where associated robberies are concerned, there seems to be a split in opinion between the SMEs on whether offenders committing associated robberies specialise in the specific crime, or if they commit other crimes as well. According to SME2 (2016) bank-following robbers are repeat offenders who started off with petty crimes and then moved up the crime ladder. SME5 (2016) reports that they do not specialise in any specific crime type, but they are linked to other offences such as armed robbery and murder. In support of the above, SME8 (2016) adds that they commit a lot of other crimes such as car theft or hijacking. This is attributed to the fact that, to commit associated robberies, offenders need vehicles. Consequently, they will either hijack cars themselves or they will ask someone who “specialises” in vehicle hijackings to supply them with vehicles (SME8 2016). Within the commission of hijacking, if victims show resistance, offenders will shoot. Thus they may be found guilty of committing murder as well (SME8 2016). The term used by Louw (2014:8) and SME7 (2016) to explain all of the above, is that associated robbery is a “crime generator”. The latter, as explained by SME7 (2016) means that in the process of committing associated robberies, offenders are also presented with opportunities to commit other crimes. It is for this reason that SME1 (2016) has a strong conviction that success in the prevention of associated robberies will have a positive impact on the prevention of other crimes (mentioned above), particularly the *trio crimes*. The *trio crimes* are discussed in more detail in section 3.6.1.

SME2, SME8 and SME9 (2016) assert that some offenders may also commit hijacking and robbery of trucks delivering British American Tobacco (BAT) products, known as BAT robbery. The trucks transport and distribute cigarettes to tuck shops (*spaza*

shops<sup>8</sup>) in townships (SME8 2016). Confirming the aforesaid, SME5 (2016) states that although he cannot generalise, there are one or two associated robbery offenders who may be linked to BAT robberies. SME1 (2016) adds that bank-following robbers (especially drivers and gunmen<sup>9</sup>) commit various other offences such as hijacking (as already mentioned above), house robberies, business robberies and cigarette robberies. SME1 (2016) also adds that she feels there is a strong link between airport-following robberies and associated robberies because the MO are so similar. She, however, admits that, in her experience of being a police officer and a bank investigating officer, only one associated robber was also convicted for an airport-following robbery.

On the contrary, SME4 (2016) is of the opinion that offenders in question only focus on associated robberies because the crime presents low personal safety risk and one is able to “score” a large amount of money in a short period of time. SME4 (2016), however, also notes that masterminds (older people who recruit the younger generation) have previous convictions for crimes such as robbery with aggravating circumstances or business robberies, to be specific.

In an attempt to explain the issue of having committed many other crimes, SME5 (2016) clarifies that because associated robbery is not an official criminal justice crime category (as explained in section 1.2.1), offenders are found guilty of other crimes and not associated robbery. SME5 (2016) explains that if there is no force used during the offence (i.e. like in a typical *muti* or money bomb scam)<sup>10</sup> the crime may be classified as a common robbery. However, if either violence or a weapon is used, the offence will be recorded as robbery with aggravating circumstances. SME5 (2016) further illuminates that the offender may also, depending on the circumstances, be charged with the following:

- Possession of an illegal firearm.

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8 A *spaza* shop is an informal convenience store mostly run from one’s yard/house. *Spaza* shops supplement owners’ household income through the selling of day-to-day household needs (i.e. bread, milk, bathing soap, washing soap).

9 Roles are discussed under section 3.4.2.1.

10 The sub-types of associated robbery as discussed in great detail under 3.4.2.1.

- Pointing of a firearm.
- Possession of ammunition.
- Stolen/hijacked vehicle.
- Fake licence number plate.
- Murder or attempted murder.
- House robbery.
- Business robbery.
- Conspiracy to commit a crime unknown to the state.
- Fraud.

SME5 (2016) elucidates that an offender can never be charged for associated robberies because there is no crime code called associated robberies; thus the police may register the crime under any of the above crime codes depending on its unique circumstances. SME8 (2016) adds that in most cases the police will have their own charge and the court will also add their own charges. The latter two SMEs, supported by SME2 (2016), reinforce that in order to make investigation and sentencing easier, there is a dire need to establish a crime code called associated robberies (see prevention challenges in section 7.7).

### **3.2.3 Offender motivation**

Gabor, Baril, Cusson, Elie, Leblanc and Normandeau (1987:63) state that in their study respondents reported monetary gain attainable through committing robberies, and the ease with which the money is obtained, as their primary motive(s). Secondly, offenders in the abovementioned research were motivated to commit armed robberies because the crime is perceived to be direct, entails little planning and can be committed in a considerably short time. Thirdly, Gabor et al. (1987:63) state that some offenders reported committing armed robberies for the thrill and excitement, while a few decided to commit the crime because of the power they felt when carrying a firearm. Moreover, in their study Gabor et al. (1987:63) discovered that the decision to rob is mostly influenced by an immediate need for cash to support a pleasure-seeking, reckless lifestyle (see section 3.4.2.3). In support of the above, Wright and Decker (1997:35) found that the robbers in their sample were deeply immersed in the street culture where the fulfilment of immediate gratification was one of the reasons they

decided to commit robberies. As a result, many of the robbers spent their “loot” recklessly without making long-term financial goals or commitments and thus committing robberies became “a matter of day-to-day survival” (Wright & Decker 1997:33).

Conklin (2013:213) adds that offenders prefer robbery because it has the advantage over other types of thefts such as burglary or vehicle hijacking, for example, as it provides immediate usable assets (cash) which cannot be traced back to the offender.

SME1, SME2, SME3, SME4, SME5 and SME8 (2016) contend that offenders are primarily motivated to commit associated robberies because bank clients are easy targets. The latter is attributed to the fact that clients are never armed because banks do not permit weapons in the banking halls. Also, the SMEs seem to agree that offenders commit this crime type because they are able to acquire a lot of money in a short period of time. In Louw’s research, also confirmed by SME1, SME2, SME5 and SME10 (2016), offenders reported that they were motivated to commit associated robberies because in comparison to bank robbery, this crime type is a easy way of making money with minimum personal security risk (Louw 2014:38). SME5 (2016) adds that robber motivation is at first ignited by poverty or poor living conditions, then the robbers get used to the “easy money”, and then they become greedy. Connected to the aforementioned, Louw (2014:38) adds that the two main reasons attributed to robbers’ choice to commit associated robberies, are unemployment and a lack of vocational skills. In addition, SME5 (2016) posits that offenders continue robbing to support an extravagant lifestyle (see section 3.4.2.3). The former and latter were also found in Thobane’s 2014 research on CIT robberies (Thobane 2014:73,160,161,205). In corroboration with all of the above, SME4 (2016) points out that perpetrators may be motivated to commit bank-following robberies because as opposed to robbing a bank or a shop, stealing money from an individual is easier and quicker. Additionally, SME 9 (2016) is of the opinion that offenders continue committing this crime because they know it is difficult to link them (especially spotters) to the crime.

From the above discussion of conventional robberies and associated robberies, it can be summarised that robbers (whether referring to the more conventional type of robber or the bank-following robber) commit the crime for the following reasons: (1) to obtain

money; (2) because the process is quick; and (3) because the possible proceeds are lucrative.

### **3.3 THE CRIME OF ASSOCIATED ROBBERY**

This section pays attention to the crime of associated robbery by tackling two major aspects, namely typologies of robbery (the criminal event) and the MO used.

#### **3.3.1 Typologies of robbery**

The section that follows explains the nature and dynamics of robbery through characterisation of robberies by type (Siegel 2013:358-359), and by assessing associated robberies within the context of existing typologies.

- **Robbery in an open area**

Clustered under this category are street robberies, which are closely associated with bag snatching or mugging (i.e. gripping a victim from behind and intimidating him/her with a weapon). As explained in the previous chapter (see section 1.2.1), in the preceding section on crime specialisation (see section 3.2.2) and in section 3.6, there is no crime category named associated robbery. As a result, when one is caught one is charged under different categories of robberies, depending on where the incident took place. To charge an offender, basically two possibilities present themselves: (1) common robbery; or (2) robbery with aggravating circumstances. Consequently, associated robbery may fall under one of these crime categories, depending on the circumstances.

- **Commercial robbery**

This is a robbery of businesses such as banks and liquor stores, for example. However, due to their higher level of security, banks are not the easiest target to rob. As stated in the introduction of this chapter, small business owners are often the targets of associated robbery. However, due to a lack of acknowledging associated robbery as a crime category, a perpetrator who robs a business owner (especially at their place of work) may be charged with commercial robbery (also see section 3.2.2).

- **Robbery on private premises**

“This type of robbery involves home invasions while occupants are present” (Siegel 2013:359). Although associated robbers do not commit house robberies as their primary crime, if a perpetrator follows a victim and robs them at their home he/she may be found guilty of a house robbery (see sections 3.2.2 and 3.4.2.2). In addition to robbing a victim of cash, perpetrators (who commit associated robbery on the victim’s premises) may extend the crime by stealing other valuables from the victim’s house.

- **Robbery after a short, preliminary association**

This type of robbery occurs after a perpetrator has met with a victim by chance (i.e. in a club or at a party). Although most perpetrators of associated robberies rob their victims after they have spotted them “by chance”, the victim and the offender often do not know each other from previous encounters. In most cases the victim and the offender only have a brief encounter with each other at the time the robbery takes place. In consequence, this category would not apply to incidents of associated robberies.

- **Robbery after a longer association between victim and offender**

This type of a robbery takes place when a person within a long-standing association robs their partner and then flees from the authority. In contrast to the above type, the victim and perpetrator of associated robberies are often strangers to each other. Therefore, this category also does not apply to the phenomenon of associated robberies.

- **Carjacking**

A carjacking or motor vehicle hijacking takes place when a person’s vehicle is taken from his/her possession by another through threat or use of force. As explained under section 3.2.2, criminals committing associated robberies may be charged under various crime categories of which car hijacking is one. To commit the crime of associated robbery, robbers need vehicles (to get away); which they will either hijack or buy from other criminals whose main crime is vehicle hijackings. Subsequently, if they are caught with a vehicle that has been hijacked, they are charged with possession of a stolen vehicle.

In this section different types of robberies, as explained by Siegel (2013:358-359), were reflected upon in terms of associated robberies. The different types of crimes (more especially the *trio crimes*) under which associated robbers may be charged within the South African CJS, will be discussed in more detail in section 3.6.

### **3.4 MODUS OPERANDI (MO)**

Coming from the Latin phrase “mode of operation”, MO refers to methods or procedures utilised by an offender to commit a crime (Bartol & Bartol 2005:327; Labuschagne 2015:278). This includes behavioural patterns displayed by the offender for the purpose of acquiring a victim and completing the crime without being detected or detained (Bartol & Bartol 2005:327; Chase 2012; Labuschagne 2015:278). Labuschagne (2015:278) elaborates that MO includes “time and day of the offence [see section 3.4.2.2]; place [see 3.4.2.2], tools used [see section 3.4.2.1], method of gaining access and controlling victim [see 3.4.2.2], and method of escape [see sections 3.2.1.5 and 3.4.2.1]”. In essence, all perpetrators have a method according to which they commit their crimes, which includes habits, techniques and behavioural idiosyncrasies (Chase 2012). “The MO can be very simplistic or extremely complex, with various levels of sophistication that reflect the experience, motivation and intelligence of the offender” (Labuschagne 2015:278). Moreover, the MO may in certain instances remain the same, but it often changes with time as the perpetrator develops skill in the commission of the particular crime (Chase 2012; Labuschagne 2015:278). In connection to the abovementioned, Douglas and Munn (1992:2) are of the opinion that imprisonment affects future MO in that offenders improve their MO as they learn from their past mistakes which led to their arrest. Labuschagne (2015:280) identifies certain factors which influence MO.

#### **3.4.1 Factors influencing modus operandi**

##### **3.4.1.1 *Criminal background of the offender***

The more active offenders are, the more they are able to learn new and more efficient methods of executing criminal activities and escaping arrest. Like most lessons in life,

offenders learn through practise and “trial and error” (Labuschagne 2015:280). They also learn from being incarcerated, from the media or from more seasoned offenders.

#### **3.4.1.2      *Media and literature***

The media, according to Labuschagne (2015:281), plays an integral role in the shaping and changing of MO in the following ways: Firstly, when the media reports on crime, offenders are also watching, reading or listening. Thus, when offenders pick up that their MO has been publicised, they quickly modify it to ensure that they are still able to commit future crimes successfully. Secondly, programmes and films dealing with crime that are screened on television often reveal crime prevention strategies by the police. In this way, offenders know what to do or not to do in order to ensure that their criminal activities are undetected or they are able to avoid arrest. Lastly, police investigation practices are published in books, magazines and the internet, and the information is easily accessible to anyone (see Labuschagne 2015:281).

#### **3.4.1.3      *Ad hoc influences***

Things do not always, during the commission of the offence, go according to plan (Labuschagne 2015:281). For a crime to take place there has to be interaction between the perpetrator, the victim and current conditions at the time the crime is being committed. Even a crime which is well planned can be presented with some challenges (Labuschagne 2015:281). As a result, in such a situation an offender often has to be innovative (in order to carry out the criminal act successfully) and use other means, which were not part of the initial plan (Labuschagne 2015:281). For example, “a victim may fight back, bystanders may intervene or the offender may get cold feet during the offence” (Labuschagne 2015:281). In this instance an offender who did not initially plan on using violence may – due to ad hoc influences mentioned above – resort to violence in order to ensure that the crime is successful.

Labuschagne (2015:278) explains that because of its ability to link a single offender to various criminal activities, MO is a central part of “criminal investigation and crime prevention”. In addition, MO assists law enforcers to adequately allocate resources (Labuschagne 2015:278). However, MO does not only link victims to a specific offence, but it is also effective as a resource management tool (i.e. when popular days

and times during which criminals commit their offences are identified, as explained above and under section 3.4.2.2).

As explained by Prinsloo (1996:33), the main focus of investigating MO is to reveal the identity of the offender. The identification process begins from the time the crime is committed until guilt of the suspect has been individualised (Prinsloo 1996:33). Douglas and Munn (1992:2) use the analogy of storytelling to explain the aim of MO.

Most crime scenes tell a story; and like most stories, crime scenes have characters, a plot, a beginning, a middle, and hopefully, a conclusion. However, in contrast to authors who lead their readers to a predetermined ending, the final disposition of a crime scene depends on the investigators assigned to the case. The investigators' abilities to analyse the crime scene and to determine the "who", "what", "how", and "why" govern how the story of the crime scene unfolds.

However, it is also imperative to differentiate between MO and signature. Signature is explained by Bartol and Bartol (2005:327) as peculiar ritualistic offender behaviour at a crime scene, which is not necessary to successfully commit the crime. Labuschagne (2015:279) adds that a signature can be referred to as a unique "calling card" associated with a specific offender(s). Because a signature can be associated with a specific offender(s), when investigators notice the same unique behavioural pattern at successive crime scenes, they can conclude that the crimes were committed by the same offender(s). Important to note is that even though all crimes have an MO, not all crimes have a noticeable signature (Labuschagne 2015:279).

### **3.4.2 The phases of modus operandi**

The proceeding section discusses the MO of associated robbery by breaking it down into the three phases, namely: the planning phase, the execution phase and the post-offence behavioural characteristics (Prinsloo 1996:34-49).

#### **3.4.2.1 *The planning phase***

"The reality for many offenders is that crime commission had become so routinized that it emerges almost naturally in the course of their daily lives, often occurring without

substantial planning or deliberation” (Wright & Decker 1997:30). Most robberies require little preparation, and there is an abundance of potential targets (Conklin 2013:214).

In agreement with the above authors, SMEs (SME1; SME2; SME3; SME4; SME5; SME6; SME7; SME8; SME9; SME10 2016) who took part in this research, explain that although associated robberies are planned, perpetrators do not need much time to plan the crimes. The above SMEs all report that offenders meet in the morning either at a garage or tavern/*shebeen* and start planning the crime. During the planning phase, they discuss which specific place (i.e. mall) and which bank(s) to target for the scouting of victims. Also, resources such as weapons and cell-phones are distributed among the members and roles are assigned (SME1; SME2; SME3; SME4; SME5; SME8; SME9; SME10 2016).

### **1) Group dynamics**

The following section focuses on the group of offenders in terms of the number of members in the gang and the role of each member in the gang.

#### **a) Number of members in the gang**

It is reported that an associated robbery gang is made up of two to six members (SME1; SME2; SME3; SME4; SME5; SME7; SME8; SME9; SME10 2016). SME4 (2016) confirms that in the last case he investigated (shortly before his interview with the researcher) there were three spotters in the bank and three gunmen waiting outside. SME1 (2016) explains that in the smaller groups one can take up a role of both a spotter and a gunman but he/she runs a higher risk of being identified.

#### **b) Roles of each gang member**

Discussed below are the different roles played by the members of the group responsible for the commission of associated robberies, as explained by the SMEs:

##### **i) Spotter**

The role of the spotter is to observe and identify potential victim(s) and he/she is in most cases not part of the robbery. However, some spotters – especially where a large amount of cash is involved – will (due to a lack of trust among the gang members) act

as both a spotter and a gunman (SME4 2016). SME8 (2016) stresses that the role of the spotter is crucial because the robbery can only be successful based on the information the spotter feeds the other group members, whose role is to execute the attack. If a spotter spots a wrong person or a person who has withdrawn a small amount of money the robbery may not be worthwhile, considering that the cash has to be shared amongst the group members (SME8 2016). SME2 (2016) further expounds that spotters are usually older men who started off as gunmen (explained below) but a transition takes place and as he grows older he recruits the younger generation to execute the robbery, while he does the spotting. It is highly probable that due to physical strength, which lessens with age, older members of the gang take up the role of spotting while the younger group members (who are physically stronger) execute the actual robbery. SME4 and SME9 (2016) add that in some instances spotters work in tandem, where there is more than one in the same bank or different spotters for the same group in various banks (in the same vicinity) at the same time. The latter is done to increase the chances of identifying a victim because if the group relies on only one spotter he/she may miss opportunities in other banks while spotting in one bank or while moving around in-between the banks. As stated by SME4 (2016) it is not easy for a layman to identify a spotter by appearance, because they wear expensive clothing and use expensive electronic gadgets, thus they look as though they are in the bank to affect legitimate business.

## **ii) Gunman/robber**

SME1 (2016) and SME2 (2016) explain that the core role of the gunman is to use the information given by the spotter to execute the robbery. As already elaborated on above by SME2 (2016), gunmen are usually younger men, while spotting is normally done by older men. Depending on the size of the group, there are about two to three gunmen responsible for the execution of the robbery. SME8 (2016) explains that a gunman can also play the role of the driver.

## **iii) Driver**

The driver, as reported by the experts (SME1; SME2, SME3; SME4; SME5; SME7 2016), is someone who has good driving skills and knowledge in motor mechanics. The role of the driver is mainly to ensure that the robbers get away from the crime scene safely and thus he/she always sits in the car ready to get away as soon as the

robbery has been committed and the gunmen are back in the vehicle. SME6 (2016) adds that taxi drivers are, in some instances, recruited as drivers because of their perceived good driving skills and knowledge of the roads.

## **2) Resources**

The following (as reported by the SMEs) are resources needed by associated robbers to commit a successful attack:

### **a) Vehicles**

It is said that offenders usually need a minimum of two (one legal and one hijacked) vehicles, depending on the size of the gang. The “spotter’s” vehicle always has legitimate registration papers and the “gunmen’s” vehicle(s) is/are stolen or hijacked. The reason given for the former is that, should the spotter be stopped by the police, he/she must not be caught with a stolen vehicle and/or linked to the rest of the group members. As such, the spotter will also not have a gun in his possession because his/her job is just to scout for victims and then pass on the information to other members of the group, whose job it is to execute the robbery. Therefore, the spotter has to remain as “clean” as possible. Important to note is that where the hijacked vehicle(s) is/are concerned, perpetrators either hijack the vehicle(s) themselves or buy them from their hijacker accomplice(s). SME5 (2016) and SME8 (2016) explain that although the driver’s vehicle or gunmen’s vehicle is often hijacked/stolen, the disc and plate registration number(s) are cloned to match a legitimately registered vehicle. This means that if robbers hijack or ask hijackers for a white Ford Focus for example, they have already identified a similar vehicle (i.e. same make, colour and model) which they will clone by using the same registration details. Subsequently the disc and plate number of the stolen vehicle will be an exact replica of the legitimate vehicle owned by a law abiding citizen. As a result, if the cloned car is tested as a hijacked vehicle it will test negative (SME5 2016). SME5 (2016) adds that if the perpetrator is using his/her own vehicle he/she will use a false number plate. SME1 (2016) reflects that perpetrators have evolved because in the beginning (when the MO emerged) they used their own vehicles, but as soon as the trend was picked up they changed to using stolen vehicles. SME9 (2016) reports that in some instances offenders use false details to hire vehicles at popular car rental places. He further revealed that in one of

the cases he investigated it was found that a wife of the particular robber was working at a car rental company and thus she facilitated the hiring of the vehicles.

It was further reported that robbers usually choose vehicles which can easily blend into traffic, such as white or silver cars or common but mechanically safe brands such as Audi (especially A4), VW (Polo), Mazda, Ford (Focus), BMW or Mercedes Benz (SME1; SME2; SME3; SME4; SME5; SME8 2016). Additionally, perpetrators prefer hi-tech and fast vehicles for the purpose of getting away as quickly as possible in case there is a chase (Louw 2014:23; SME8 2016).

It is unknown where the perpetrators park their cars before or after committing the crime. It was reported by all the SMEs that they do not know where the vehicles are parked and that they also would like to find out, because that would give them a lead to the suspects. Nonetheless Louw (2014:23), SME2, SME8 and SME9 (2016) reveal that when the MO surfaced, perpetrators used to park the stolen vehicles at either the Oliver Tambo (OR) International Airport or hospital parking bays. The above SMEs agree that offenders used to park their cars there because airport and hospital parking spaces are enormous and thus it would not be easy to identify an illegally parked vehicle. Hence perpetrators left the cars there and went back to pick them up to commit a robbery and took them back after the crime had been committed. The vehicle was abandoned only if the police or security officers started suspecting it as a stolen car. SME8 (2016) report that a specific hospital in Kempton Park was one of the most popular spots where stolen vehicles were parked by the perpetrators. SME2 (2016) and SME8 (2016) further agree that perpetrators use the same car for two to three months and as soon as the car becomes “hot” (is reported as a stolen vehicle) they then abandon it. SME8 (2016) explain that offenders do not park stolen vehicles at people’s properties, because if the car is found in someone’s yard, that person will be charged with possession of a stolen vehicle and/or will be forced to identify the “owner” of the vehicle. SME2 (2016) and SME8 (2016) both recount that it is not rare for a vehicle to be used for multiple robberies (i.e. seven to eight different robberies) before it is abandoned. It is further posited by the two SMEs that the same car may also be used to commit associated robberies in other areas (i.e. a car that is linked to a crime in Pretoria may also be spotted at another crime in Johannesburg). As a result, this

makes it difficult to get a clear connection of the different groups and to establish exactly who works with whom (SME8 2016).

### **b) Firearms**

Another essential resource needed by associated robbers is a weapon, or a hand-gun to be specific. Reported by the SMEs is that a group usually needs hand-guns for each of the gunmen or robbers in that specific gang. As a result, the number of guns needed in the group will be dependent on the number of gunmen/robbers in the group. As explained by the SMEs, the firearms used are generally illegal and unlicensed and in some cases the serial numbers on the firearms are filed off. When asked where the perpetrators obtain the illegal firearms from, SME5 (2016) report that there are always people hiring illegal firearms but the perpetrators will not reveal their names. SME6 (2016) further accounts that offenders may also attain the firearms by disarming police and security officers.<sup>11</sup> Also reported was that the one gang may use a firearm today and pass it on to another gang to use at another incident. Louw (2014:23) states in his research that offenders revealed that firearms are rented from other known criminals but in some cases participants also used their own licensed firearms. Important to note is that, because associated robbery victims are easy targets who are often unarmed, perpetrators do not use high calibre firearms. As such, perpetrators only use hand-guns to threaten the victim, to inhibit resistance and to protect themselves in case there is a chase from the police or security (SME6 2016).

### **c) Cell-phones**

According to SME1 (2016), in the past perpetrators used their personal cell-phones but currently they use cheap cell-phones which are discarded after two to three robberies. In agreement with SME1, other SMEs (SME2; SME3; SME4; SME5; SME8 2016) also report that offenders prefer to use cheap cell-phones (which they buy for approximately R100) because the phone is thrown away after a few incidents. Also explained is that perpetrators buy "Subscriber Identifying Module" (SIM) cards which already comply with the Regulation of Interception of Communications and Provision

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<sup>11</sup> This was also found in Thobane's 2014 research in her dissertation titled: "The criminal career of armed robbers with specific reference to Cash-in-Transit robberies (CIT) robberies."

of Communication-Related Information Act (RICA)<sup>12</sup> and thus they can hardly be traced via interception of the phone because the information used during the RICA process (i.e. identity number and residential address) does not match the perpetrator's (SME2; SME3 2016). What further makes the arrest of perpetrators difficult, as explained by SME3 (2016), is that they use different SIM cards (which illegally went through the RICA process) for different incidents. SME2 (2016) adds that because texting takes longer, perpetrators mainly use the cell-phone(s) to call each other and in this way there are no text messages to be used as evidence or to link the group members to one another. In addition, offenders also do not store each other's real contact details, but save them under pseudonyms such as "driver" or "gunman" for example (SME2 2016). As a result it becomes difficult to use a number to trace the individual(s), since real names are not used to store the numbers.

**d) Other resources**

**i) Bank accounts**

Additional to the above, SME1 and SME5 (2016) agree that perpetrators, especially spotters, also need to hold legitimate bank accounts, particularly with the four major banks in South Africa, since clients who bank at the "big four" are the main targets. Reasons provided for being a legal account holder is so that the spotter can have an authentic reason to be in the banking hall and may also seem as if he/she is affecting legal business if he/she is seen roaming around in the bank. It is for this reason that spotters would often be seen loitering around the banking hall, filling-in deposit slips, depositing small amounts (e.g. R50), asking for change or plastic bags, or paying their DSTV accounts, for example, as a way of passing time while they are casing a potential victim (SME1; SME5; SME9 2016).

In rare cases, as reported by Anon (2005), criminals are also in possession of fake SAPS identity cards and rob victims under the guise of being police officers.

**ii) Information**

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<sup>12</sup> RICA is a law in South Africa (SA) that makes it mandatory for everyone in the country to register their cell-phone number using the personal information on the barcoded identification (ID) book or card and proof of residence.

SME7 (2016) stresses that the most important resource the offender needs is information, because without information the crime cannot take place. Thus, SME7 (2016) explains that offenders obtain information about their target either from informers who are unaware that the offender(s) are fishing for information, or from active informers who willingly provide the information.

### **3) Target selection**

Siegel (2011:276), Siegel (2013:360) and Conklin (2013:214) explain that the primary factors that offenders look at when selecting a target, are the vulnerability, accessibility and profitability of the potential victim. The abovementioned authors further elaborate that robbers attempt to minimise risks by choosing targets that are barely under observation by either the police or people in their surroundings. In agreement with the preceding, Siegel (2013:360) states that “for one thing, robbers are careful to choose vulnerable targets”. Additionally, offenders look at victims from whom they are likely to attain a large amount of money with little effort and risk (Conklin 2013:214; Wright & Decker 1997:81). Supportive of the latter, Siegel (2011:276) adds that robbers are rational in their decision making and thus they select easy targets (see section 6.2.4 for the rational choice theory).

Gabor et al. (1987:57), on the other hand, believe that target selection is in most cases based on chance or the offender’s current circumstances. However, the authors agree that money is the primary reason why offenders commit robberies, and the amount of money a potential victim has is a vital determinant of the target selected.

Where associated robberies are concerned, Maree (2015) expounds that there are different categories of victims, namely individuals, small businesses and *stokvels* (saving clubs). Maree (2015) affirms that small businesses and *stokvels* are easy targets because they do their own banking and usually follow a routine, such as doing banking at the same time and day of the week, last day of the month or same bank. Maree (2015) concludes that this routine activity makes observation and information gathering easy for criminals (see 6.2.1 for routine activities theory). SME1 and SME2 (2016) further explain that offenders do not use a specific criterion in their selection of victims. In agreement with the above, SME3 (2016) states that: “They target whoever is carrying too much cash. It does not matter if you are white or black” (SME3 2016).

Concomitant with the aforementioned, SME2 and SME8 (2016) report that victim selection is not based on colour, ethnicity, gender or age. They explain that if a client is seen (by the spotter) going into the bulk teller area, his/her chance of being victimised is high. Consequently, clients increase their chance of being robbed by having a lot of money on their person (SME2; SME4 2016). To affirm the aforesaid, SME8 (2016) posits that although some victims are identified before-hand (i.e. business owners who are targeted due to their routine), “targets” (victims) are mostly randomly selected (i.e. those utilising bulk tellers to withdraw money). SME1 (2016) further explains that because there is no special formula used in the selection of victims (besides carrying a lot of cash) the perpetrators even go to the extent of alternating between the four major banks casing each bank for potential victims and they depend on luck to find a target in at least one of the banks. As a result, if they do not find a victim in one of the banks, they then move to the next one hoping for an opportunity to present itself.

SME5 (2016), on the other hand, holds a strong opinion that victims’ behaviour while in the banking hall increases their risk of being victimised. Quoted verbatim, he states that: “Victims cannot keep quiet, they often complain in queues and anyone can hear them. They blurt out how much they want at the tellers, and sometimes while standing in the queue as well. Victims choose themselves to be robbed because of their behaviour.”

In support of all of the above, Wright and Decker (1997:81) found in their research that the majority of their respondents concentrated primarily on identifying a target who was carrying a substantial amount of cash. To ascertain that the victim selected is carrying a large amount of money, some robbers station themselves directly opposite the cash machines to observe money being counted by the machine and handed over to the client in full view of everyone (Wright & Decker 1997:81).

There seems to be unanimous agreement between the SMEs (SME1; SME2; SME3; SME4; SME5; SME6; SME7; SME8 2016) that perpetrators mainly target clients of the “big four” banks. This may be attributed to the fact that the four major South African banks have a bigger client base and a larger footprint of both branches and ATMs. To

emphasise the above, SME3 (2016) responds that: “It all depends on where most people bank.” SME8 (2016) is of the opinion that the banks which experience fewer incidents (when comparing the four against each other) do so because they have improved their infrastructure. One specific security feature is the ticket system where clients need to report which services in the bank they require as they enter the branch (SME8 2016). Subsequently, clients are furnished with a ticket directing them to the appropriate department in the bank. Additionally, banking groups known to have many cameras in their banking halls are targeted the least because offenders (specifically spotters) avoid being caught on camera (SME2 2016).

When asked about the selection of the branch with regards to location, SMEs report that offenders prefer branches in malls or shopping centres which have parking bays in front of the bank or which are easily accessible. It is further reported that offenders prefer shopping malls which have many banks clustered around the same area; in this way spotters are able to access more than one bank. SME3 and SME4 (2016) agree that offenders prefer branches in shopping malls because there is a lot of movement and it is not easy to notice when one is being followed. To clarify the aforesaid, SME6 and SME9 (2016) explain that if offenders pick their targets from shopping centres/malls that have few shops and with parking bays not too far from the bank(s), they can be almost sure that after withdrawing money from the bank the client will not be delayed in the mall by visiting too many shops. In this regard the client will most probably affect their business in the bank and go straight to his/her vehicle. The two SMEs further elucidate that when the parking bay is not too far from the banks(s), following the client is easier and quicker. In his research Louw (2014:36) found that robberies closest to highways and main roads were also preferred for easy and quick get-away.

In support of the preceding, SME2 (2016) postulates that offenders do not often target victims at large malls because it is not easy to follow someone around in a mall with many shops (SME2 2016). SME2 (2016) emphasises that if access to a specific mall is easy, then it becomes a scouting ground for offenders. As explained by SME1 (2016), associated robbers prefer malls where the banks are in close proximity to each other and thus it is easy for the suspects to move from one bank to the other without using a vehicle.

Where money bomb<sup>13</sup> incidents are concerned, SME2 (2016) reports that offenders usually operate in areas such as the Central Business District (CBD) where there are many pedestrians. West Street in Johannesburg CBD is said by SME2 (2016) to be a hot-spot for money bomb scams.

#### **4) Bank staff collusion**

There are some public perceptions formulated regarding collusion between bank employees and offenders who rob clients after making cash withdrawals. However, SABRIC holds a strong opinion that these allegations cannot be substantiated. The latter is attributed to the fact that, according to SABRIC, associated robberies are committed by organised groups who identify their victims long before they commit the crime.

To confirm the above, SME1 (2016) reports that tellers do not collude with perpetrators, but that victims often find themselves in the “wrong places” at the “wrong times”. SME1 (2016) states that in the 13 years she has been investigating this MO, she only arrested one teller who was feeding offenders with inside information. As a result, she cannot confirm that there is widespread collusion between bank staff members and associated robbers. SME1 (2016) further explains that it takes a long time to recruit and build trust with a teller who will give out inside information to robbers. She adds that perpetrators are also wary of the fact that tellers are polygraphed and thus they might, while being interrogated, reveal the truth. It is for the above reasons that SME1 (2016) believes it is easier for offenders to scout for targets themselves by standing in bank queues to listen to how much money clients are withdrawing, or by observing clients’ behaviour. In corroboration with SME1 (2016), it is stated by SME4 (2016) that bank employees cannot collude with associated robbers because they are not allowed to use cell-phones inside the bank. He upholds that perpetrators “fish” for information themselves. Billings (station commander at the Sandton Police Station) confirms during an interview with McGill (2014) that at first it was thought that the

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<sup>13</sup> See section 3.4.2.2 for a detailed explanation of all the associated robbery sub-types as identified by SABRIC.

tellers in the banks were involved in tipping the criminals off, but banks have now put strict security measures in place to prevent this from happening

However, in cases where business owners are victims, SME4 (2016) believes that perpetrators sometimes collude with other people (i.e. employees) who give them inside information on when banking is being conducted, who does the banking and how much cash is deposited or withdrawn. If one looks at the group dynamics and effort involved in planning, it cannot be discounted that some groups may “invest” in an “inside” assistant, blackmail or intimidation.

### **3.4.2.2 Operational phase**

As explained by Billings, the chief MO robbers use to rob bank clients is as follows McGill (2014):

*Firstly, suspect(s) loiter in the bank pretending to fill out forms or under the guise of being in the banking hall to conduct legal banking business. Secondly, when the suspect(s) identify a client withdrawing a large sum of cash, they follow the client out of the bank and phone the rest of the group members who are waiting in a vehicle close-by. The suspect(s) also known as the spotter(s) will describe the client to the group members and also explain where the client put the money after withdrawing it. Finally, the other suspects also known as the ‘robbers’ or ‘gunmen’ will follow the client, confront him/her or even use force if the client resists and then take the cash before fleeing the scene in a get-away vehicle(s).*

#### **1) Associated robberies sub-types**

Taking the above MO into consideration, associated robbery manifests in the following forms of known sub-types, as identified by SABRIC (2013:46) and confirmed by SME1, SME2, SME3, SME4, SME5, SME6, SME7, SME8, SME 9 and SME 10 (2016):

- Branch after withdrawal.
- Inside branch.
- ATM after withdrawal.

- ATM before deposit.
- Cash centre before deposit.
- Cash centre after withdrawal.

“After withdrawal” means that the client is robbed of cash after he/she has withdrawn it, either from the branch, ATM or cash centre. “Before deposit” means that a client is robbed before they affect a cash deposit at the abovementioned bank service centres (see section 1.5.1 for associated robbery definition).

**a) Bogus bank employee**

A perpetrator pretending to be a member of bank staff unlawfully loiters in the bank and intentionally approaches a client asking if he/she would like to be assisted with a cash deposit. Once the client hands the money over to the perpetrator, he/she is then accompanied to a vacant office in the bank and asked, by the perpetrator, to wait there; after which the bogus bank employee will walk out of the bank with the client’s money.

**b) Theft out of vehicle**

This type of robbery takes place when a victim’s vehicle in which he/she placed cash – after withdrawal – is broken into and the cash is removed.

**c) Competition scam**

A competition scam takes place when a client is approached by a perpetrator claiming that he/she (the client) has won a prize. The unsuspecting victim is then asked to draw from a deck of cards. The victim is informed that should a specific card be drawn, his/her winnings will be doubled. As predicted, the victim draws the specific card and is congratulated as a winner. An alliance then appears and reassures the victim that he/she had the same experience the day before and he/she was able to redeem the winnings. After being assured the victim is then encouraged to make a bank withdrawal from his/her account to increase the cash in his/her possession and in turn increase the winnings. The victim is then robbed of the withdrawn cash.

#### **d) Money bomb**

The perpetrator drops a roll of papers (like the one in Photograph 1) covered with legitimate banknotes to lure the identified victim, who in most cases is a bank client who has just withdrawn a large sum of cash. When the client attempts to pick up the cash, a co-perpetrator appears and also attempts to pick up the cash at the same time. The perpetrator then suggests to the client that they go elsewhere private to share the money. Upon arrival at the location where the sharing must take place, the victim is robbed of the money he/she withdrew from the bank. One other identified method of robbing in this way takes place when another alliance pretending to be a police officer confronts both the client and the accomplice, demanding that they hand the cash over to him/her as he/she is investigating circumstances surrounding the lost cash (see section 3.4.2.1). In this manner, the cash the client had withdrawn from the bank will also be “confiscated”. SME1 (2016) further reports that during a money bomb incident the victim may also be tied up, drugged and left in a remote place where he/she was robbed. She adds that in addition to being tied up and drugged, victims may be forced to give up their bank card(s) and coerced to disclose their bank Personal Identity Numbers (PIN), which perpetrators will use to make additional withdrawals from their accounts. Also, the victim’s ID book may be taken, which perpetrators will often use to commit identity fraud (i.e. going into the bank, and pretending to be the victim, make cash withdrawals from the victim’s account) (SME1 2016). Thus SME1 (2016) confirms that there is a link between identity fraud and associated robberies (particularly where money bombing is concerned). Identity fraud (together with other crimes committed while committing associated robberies), will be discussed in section 3.6

#### **Photograph 1: Money bomb**



**Source:** SME1 (2015)

SME2 (2016) claims that money bomb targets are usually black Africans and the crime is mostly committed in the CBD. The SME elucidates that because the CBD is usually congested, people will not easily notice if another person is being victimised.

**e) *Muti***

After withdrawing cash (either from the ATM, bank or cash centre) a client is approached by perpetrators who will smear either his/her body (the client's) or clothes with an unknown substance, after which the client will be conned off his/her cash. What usually transpires is that the perpetrator will warn the victim that a foreign substance has been smeared on him/her and the perpetrator can help her to prevent the cash from disappearing. The perpetrator will then ask the victim to follow him/her, put the money (that was just withdrawn from the bank) in an envelope to allow the performing of a ritual which will prevent the money from disappearing. When the perpetrator hands the envelope to the victim, the victim is instructed to only open the envelope once his/her destination is reached. Upon arrival at the destination the victim opens the envelope and discovers that the perpetrator had taken the original envelope with legitimate bank notes and swapped it with another one that is full of paper. As a result, the victim is conned off his/her cash by the perpetrator.

According to the social constructionist view, the concept of numerous realities and socially constructed worldviews, in dialectical interaction with(in) society, are influenced by mythology, religion, philosophy and subjectively internalised by

socialisation and education to become part of social actors' social identity (*cf.* Beaumie [Sine Anno]). This MO is related to "*muti*" related practices that are based upon the belief in traditional African spiritual views (Minnaar 2003:74) and in which the deep-seated belief in witchcraft is prevalent (Ralushai 2003:128). Hart (2010:1) is of the belief that worldviews affect people's belief systems, or as (Hammersley 2004:816) puts it: "People are constantly making sense of what happens, and this process generates diverse perspectives or 'worlds'". Cultural criminology perceives "culture" as "the search for meaning, and the meaning of the search itself; it reveals the capacity of people, acting together over time" (see Ferrell, Hayward & Young, 2008:2). Ferrell et al. (2008:3) emphasise that, in this context, "the negotiation of cultural meaning intertwines with the immediacy of criminal experience" (i.e. aggravated robbery).

SME1 and SME2 (2016) explain that robbers who use the *muti* scam mostly target black Africans who are older. The latter is attributed to the cultural belief attached to using *muti* which is mostly an African belief, thus it is easier to target an African when using the *muti* scam. Additionally, SME1 (2016) and SME2 (2016) explain that victims are the elderly because they may still be staunch believers in their cultural practices and may be easy to convince. As insinuated by SME1 and SME2 (2016), the younger generation, on the other hand, is more Westernised and may be suspicious and find it bizarre that money will suddenly disappear because of a substance smeared on them.

As elaborated on by SME2 (2016), more women are involved as suspects (i.e. the first suspect a victim comes into contact with) in the use of the *muti* scam (as well as the money bomb) in comparison to the other sub-types of associated robberies. The reason being offered for the abovementioned is that the *muti* scam requires that one becomes comfortable enough to have a conversation with or to follow a person. As such, women are mostly used as bait. SME2 (2016) emphasises that women are frequently the first line of approach during *muti* scams, because it is socially believed that it is easier to trust a female.

When asked about the contents of the *muti* scam, SME1 (2016) described the base of the concoction as Vaseline, Vicks or shoe polish mixed with other unknown substances. Both SME1 and SME2 (2016) contend that the *muti* does not have a significant effect, but perpetrators create an illusion that it is potent and could bear

unsavoury results should one not co-operate. As such, victims (especially those who practise such cultural beliefs) easily fall for the illusion created around the potency of the concoction. In this way, victims co-operate with the perpetrator mostly without giving any resistance.

**f) Spiked drink**

Identified as a newer MO in comparison to the abovementioned, SME1 (2016), SME4 (2016) and SME6 (2016) explain that after a victim withdraws cash, he/she is approached by a suspect who lures the client by advertising that he/she (the offender) is selling “cheap meat”. While the victim and the offender wait for the truck that delivers the meat to arrive, the victim is offered a soft drink in a sealed can. It is said by SME1, SME4 and SME6 (2016) that although the soft drink container looks like it was not tampered with, offenders often pierce it at the bottom and inject its content with a drug (identified as a sleeping tablet) after which the needle prick is closed with a transparent substance or silicone-like material to prevent the content from leaking out. SME6 (2016) explains that during the preparation phase it is said that offenders dissolve four sleeping tablets in a glass of water, enough to fill-up a syringe. And then after the drug is completely dissolved the can of cold drink is injected with the mixture. The SMEs explain that offenders are dissolving so many capsules because they want to ensure that the potion is strong enough to immediately incapacitate the victim.

SME1, SME4 and SME6 (2016) endorse that perpetrators usually prefer Fanta Grape due to the fact that the drug used turns the same colour as the soft drink when it dissolves. Also, due to its high sugar content it is believed that victims will not taste that there is a foreign substance added to the drink (SME1; SME4; SME6 2016). After the victim has been drugged the suspect(s) will remove the cash and flee from the scene. The victim will then wake up later either at the scene or in hospital. SME6 (2016) reports that due to its potency, the concoction has in some cases killed the victims. SME1, SME4 and SME6 (2016) state that offenders rarely use this MO in comparison to the typical ones mentioned before.

According to Kempen (2014:41) and Louw (2014:27) a vast number of incidents take place after a client has withdrawn cash from a branch, followed by incidents where bank clients are robbed before making cash deposits at a bank. Some incidents of

clients being robbed after ATM cash withdrawals and money bomb scams have also been reported (Kempen 2014:41). SME1 (2016) explains that clients are robbed more after cash withdrawal from the branch because the fact that they have just withdrawn a lot of cash makes them easy prey. SME1 (2016), supported by Louw (2014:38), further explains that clients think they are safe because they are in the banking hall which usually has surveillance cameras, but the further they move away from a bank (after cash withdrawal) the further they move from a high security area to a limited or no security area – and that is when they become soft targets.

As explained under section 3.4.1.3, knowledge of the MO used by particular offenders assists in the adequate allocation of resources (Labuschagne 2015:277). For example, if it is known that a specific crime (i.e. associated robbery) takes place in a specific area, on a particular day and at a specific time, then resources (i.e. visibility of police/security officers) can be dedicated to that place at the specific day and time to discourage offenders from committing the crime (Labuschagne 2015:277-278).

SME3 and SME5 (2016) describe associated robbers as opportunistic, as it is believed that they do not choose a specific day on which their offences are committed. However, SME3 (2016) explains that associated robbers hardly commit robberies on weekends. This is attributed to the fact that they are usually attending social gatherings on weekends (SME3 2016). In an attempt to be more specific, SME3 (2016) says that offenders commit offences between Monday and Friday. SME4 (216) supports the abovementioned, by stating that associated robberies are committed on any day when the banks are open (i.e. during the week and Saturday with an exceptional few opening on Sunday). SME2 (2016) posits that the bulk of incidents will take place either in the middle of the month or at month end when people have received their wages/salaries. She explains that business people are making large withdrawals at these times of the month to pay their workers. Also mentioned by SME2 (2016), is that most people working in construction companies do not have banking accounts and thus their wages are paid in cash (SME2 2016). In this way, their employer may be a target after he/she has withdrawn money to pay their wages.

SME1, SME2, SME3, SME4, SME5, SME8, SME9 and SME10 (2016) are in agreement that associated robberies do not take place at a specific time, but will take

place during banking hours between 09:00 and 15:00. SME3 (2016) explains that in cases where a victim reports being robbed outside the banking hours, it may mean that the victim took longer to make way to their place of destination. SME4 (2016) adds that there are instances where the same group may commit robberies twice in a day. The same group may rob a client in Pretoria in the morning and then rob another client later in Johannesburg (SME4 2016). Also reported by SME4 (2016) is that it is not uncommon to find that different gangs operate in the same place at the same time and at one bank. Nevertheless, because the success of an associated robbery is dependent on opportunity and luck, the one group will not be bothered by the fact that there is another group in the same vicinity also scouting for targets (SME4 2015).

## **2) Cash loss**

As reported by Gabor et al. (1987:168), the main repercussions of armed robbery are direct financial loss caused by the act of the robbery itself; or an indirect financial loss due to loss of income as a result of losing a job after suffering an injury, or even death. Furthermore, the crime may also leave the victim with psychological problems, heightened levels of fear and mistrust of others.

Moreover, the victim's intrapersonal relationships and vocational life may also be negatively impacted (Gabor et al. 1987:viii). Gabor et al. (1987:viii) further report that struggling to cope with the financial loss incurred during the robbery, is also eminent. The latter can also be witnessed in families where a parent is killed, for example, especially if the deceased was the breadwinner.

Where associated robbery victims are concerned, the SMEs postulate that the first impact on the victim is the obvious loss of cash. In corroboration with Gabor et al. (1987:viii), Maree (2015) and SME7 (2016) report that victims also stand the chance of serious injuries or loss of life, especially where use of force or violence is involved (Maree 2015; SME7 2016), resulting in consequential financial losses. Victims are also vulnerable to other types of victimisation such as rape, house robbery (for those who are followed home and robbed on their premises), theft and restrictions of movement (Maree 2015; SME7 2016) (see Chapter 6 for more details). It is for this reason that SME7 (2016) describes the crime of associated robberies as a crime generator (see

section 3.2.2) as well as their involvement in *trio crimes*, which is of significant impact and importance.

The various effects that the crime of associated robbery may have on the victim will be dealt with in more detail under section 7.2.1. The main focus of this section is thus the financial loss or the amount of cash that perpetrators usually take from a victim during a single incident.

In an attempt to measure the extent of the crime of associated robbery, SMEs were asked to estimate the minimum and maximum amount of cash that associated robbers are able to get away with from a single incident. The lowest cash was reported to be R300 with the highest being R3 500 000. SME9 (2016) elaborates that regarding the minimum amount of cash loss, in comparison to perpetrators who use violence from the onset to attack the victim, perpetrators who use the money bomb MO do not target clients who have withdrawn large amounts of money.<sup>14</sup> In addition, SME4 (2016) explains that the amount of cash taken from the victim is dependent on the ability of the spotter to listen to the cash counting machine or being able to identify clients coming from the bulk teller areas. He explains that it is rare that a spotter would identify a client who has not withdrawn a large amount of cash, because they know that one has withdrawn a large amount by merely listening to the money counting machine on the teller's desk. However, he also explains that in exceptional cases it may happen that a client might go somewhere to conduct other business and the cash that has just been withdrawn is used; therefore, when the victim is approached by the robbers they find that he/she no longer has money on his/her person. SME9 (2016) clarifies that offenders will take R2 000 or less if they could not spot anyone withdrawing a lot of cash. He adds that if offenders find themselves in this desperate position, they also shift attention to clients withdrawing cash from the ATM.

SME6 (2016) reports that R30 000 to R160 000 is normally an average maximum of cash lost, and that an amount of approximately R3 000 000 was lost in a rare case, which (for the sake of not revealing the identity of the victim or certain business

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<sup>14</sup> This may possibly be attributed to the fact that money bombers like those who use *muti* scams, mostly target older African individuals who may easily be fooled as they may have beliefs about the magical powers of *muti* (see section 3.4.2.2 on the sub-types of associated robberies).

dealings) he could not elaborate on. However, he explains that small business owners are mainly the targets when such high amounts of cash are lost.

The preceding section highlighted the seriousness of associated robberies. Even though, in the case of associated robbery, the victim is the client and not the actual bank, the amount of money lost is still high and raises a lot of concern (see section 1.2.2). Also, the proceeds made by the offenders during a single robbery support the author's assumption that associated robbers may possibly be classified as professional robbers (see section 3.2.1.1). As mentioned under the motive (see section 3.2.3), associated robbers make a lot of money in a short period of time. Furthermore, as opposed to CIT and bank robberies, this type of robbery presents a low personal security risk (see section 3.2.3), hence the momentous increase in both the number of incidents and cash losses (refer to section 1.2.2). As such, the magnitude of the impact that this crime type has on victims – be it financial, physical or psychological – necessitated this study.

### **3.4.2.3      *Post-offence behavioural characteristics***

The focus of this section is cash distribution after a successful robbery, and an exploration of what offenders spend the money on.

#### **(a)      *Cash distribution***

SME5 (2016) reports that, assuming some type of rank or structure exists, then the person in charge or the mastermind will receive the biggest cut of the cash. SME1 (2016) explains that the money is called “cake” because the distribution is being likened to slicing a cake. She adds that whoever carries the highest liability will receive the biggest cut of the cake. She further posits that the driver often receives the smallest cut because his role is just to sit in the car and drive off while the others, such as the gunmen, execute the attack. SME1, however, also elucidates that much deception takes place amongst the group members, to an extent where some members end up getting more money than others because of the stealing that occurs before the actual distribution takes place. SME1 (2016) further denotes that because the spotter does not use the same vehicle as the gunmen and the driver, he/she is often cheated on the total amount of cash the victim was robbed of. As a result, the spotter might end

up receiving less money in comparison to the rest of the group. Consonant to the aforementioned, SME3 (2016) reports that although the money is supposed to be shared equally, some groups are greedy and they give the spotter the smallest amount because he/she will not know the exact figure the gunmen were able to get away with. As such, this is the reason why the spotter will (in some groups) play two roles where he/she identifies potential targets and joins the group that executes the robbery to ensure that he/she is not lied to about the money found on the victim (SME3 2016).

SME8 (2016) concludes the discussion by stating that the money is not shared equally amongst the group members. He believes that the gunman, or whoever brought resources (i.e. vehicles and/or guns), will receive the biggest cut. SME8 (2016) also assumes that gunmen may be receiving more money because their role carries the biggest personal risk.

Based on the above discussion, there seems to be a principle in place that the money should be distributed equally (honour amongst thieves), but due to the lying and deception that takes place in the process of sharing the money, some members of the group might receive more money than others. Important to note is that the SMEs were only making assumptions on what they think transpires during the sharing of the “loot”; thus the preceding submissions may not necessarily be an accurate reflection of the cash distribution process followed by associated robbers. Nonetheless, in her research based on interviews with CIT robbers, Thobane (2014:188) does confirm the abovementioned notion surrounding the money being shared equally amongst the members – with others receiving less because of the stealing that takes place before the formal sharing. Assuming that associated robbers depict certain traits of professional robbers (as discussed in section 3.2.1) and like CIT and bank robbers (in Thobane 2014), then the SMEs’ suppositions may be valid.

#### **(b) Spending of the cash**

Gabor et al. (1987:65) explain that obtaining information on how the cash that robbers acquire from robberies is used, will expand our understanding of precipitating factors where the specific crime is concerned. These authors report that armed robbers spend the loot differently, depending on the stage of life they are in. Robbers in their youth are said to mostly use the money to finance lavish lifestyles and substance abuse as

part of “recreational activities” (i.e. drugs, alcohol and partying), while older robbers use the money for their daily expenses, savings and to pay off debts they may have accumulated (Gabor et al. 1987:65).

SME1 (2016) explains that there are two typical groups of associated robbers in Johannesburg; those coming from Tembisa and those from Soweto or Orange Farm. SME1 (2016) expounds that it has been found that the robbers from the former area are more interested in buying expensive clothes, drinking expensive alcohol and partying, while the groups from the latter areas spend their money more on gambling and excessive drinking. She further asserts that most suspects from Soweto and Orange Farm mostly use the money bomb MO. SME1, SME5, SME4 and SME9 (2016) further separate the groups by age and explain that the older generation will use their money to take care of their family, pay off loans or invest in businesses such as taxis, tuck shops or taverns, whereas the young generation will spend their “loot” on partying and expensive clothes. The latter correlates with findings by Gabor et al. (1987:65) as mentioned above. The way in which associated robbers use their loot may possibly be explained through Merton’s theory of anomie (normlessness), in that they see the crime as attainment of cultural norms or societal goals (the theory is explained in more detail in section 6.4.1).

In addition to the abovementioned, Louw (2014:15; 25) and SME5, SME3, SME8 and SME9 (2016) report that when raiding the suspects’ houses it is evident that some use the money to buy expensive furniture, electronic appliances or on renovating their houses. In agreement with each other, SME3 and SME8 (2016) account that associated robbers also spend the cash on expensive advocates because they believe that the more money one spends on legal fees, the better their chances of winning the case.

### **3.5 THE PLURALISTIC NATURE OF ASSOCIATED ROBBERY**

Siegel (2011:275) describes a robbery as a violent crime because money or goods are obtained through the use of force. Moreover, as believed by Siegel (2011:275) robbery should be classified as a serious and violent crime because it can lead to the death of a victim. Furthermore, robbers should, according to Siegel (2011:275), be

harshly punished not because of the value of items taken from the victim, but because of the amount of force used during the attack. Connected to the above, Bartol and Bartol (2005:447) posit that due to possible physical injury to victims, robbery is amongst the list of crimes feared the most by the society. Bartol and Bartol (2005:447) in addition explain that robbers are most likely to use weapons and often offenders threaten to use a weapon to cause bodily harm if the victim resists. As a result, the crime should be classified as violent (Bartol & Bartol 2005:447).

On the contrary, Normadeau (1968:12) opposes the above notion by stating that robbers are mostly non-violent and are associated more with a sub-culture of theft and not that of violence. As a result of the two opposing opinions, Vetter and Silverman (quoted by Bartol & Bartol 2005:449) then suggest that robberies should be classified as a violent economic crime. In support of the above notion other researchers speculate that the latter is probably attributed to the fact that when interrogated, most robbers report that they only try to scare victims through threats of force but they do not turn to violence as their first resort (Bartol & Bartol 2005:449; Gabor et al. 1987:86) (also see section 3.4.1.3 – ad hoc influences of MO). Moreover, Bartol and Bartol (2005:449) postulate that offenders elucidate that the more fear is instilled without causing the victim to panic, the less resistance will be encountered and – in turn – there will be no need to apply violence.

Prinsloo (2012:69) is of the opinion that an impression has been created by the SAPS that in comparison to other types of crimes, violent crimes pose a more serious threat to South African citizens. Prinsloo (2012:69) further expounds that although violent crimes are more unpredictable in their appearance and impact, the risk should be linked to the offender and not to the crime type. In addition to the aforementioned, Prinsloo (2012:69) explains that because the crime type is merely a classification of overt behaviour, the offender and the criminal event are the central elements when determining “predisposing factors” that lead to the offending behaviour. As such, “crimes of violence are more a consequence of the dynamics of offending behaviour and consequent risk factors” (Prinsloo 2012:69).

Prinsloo (2012:69) then points out that the actual risk is found in the “cafeteria-style” or versatility of offending (explained previously under section 3.2.2) because the risk

of this type of offending is indefinite and volatile. The latter can also be supported with the point raised under section 3.4.1.3 by Labuschagne (2015:280) on ad hoc influences of MO, where the MO changes based on the circumstances at the time the crime is being committed. Moreover, Prinsloo's argument can further be supported by the fact that the author previously confirmed that an associated robber cannot be classified under a pure robber typology (i.e. professional, opportunistic, alcoholic or addict). Thus it was concluded that an associated robber may fall under either the professional or opportunistic robber typology (see section 3.2.1). Collaborative with the cafeteria style of offending, as advocated by Prinsloo (2012:70), SME5 (2016) and SME8 (2016) report under point 3.2.2 that associated robbers do not specialise in any particular crime type, but they are involved in a mixture of crimes.

Taking the two arguments (violent vs. violent-economic) into consideration, the author is inclined to make a deduction that associated robberies may either be classified as a violent or an economic crime (specifically fraud). The deduction is based on the fact that associated robbers use two main MO to rob victims of their cash, namely: 1) use of force and violent attacks; or 2) through the use of scams and tricks such as money bombing, *muti* and spiked drinks. However, although the latter sub-types may not consistently contain an element of explicit violence and may seem closer to, if not pure examples of fraud and/or deception, any resistance is met with retaliatory violence (Maree 2015; SME7 2016). As a result, the use of violence during scams such as money bombing, *muti* and spiked drinks is dependent on whether the victim cooperates with the offender or not (see section 3.4.2.2). One can also argue that there is an implicit element of violence present in each of these instances and/or threat of serious injury or death – such as in the case of spiked drinks.

Based on the notion that there are only a few offenders who specialise in a particular crime, the researcher deduces that attention should then be focused on dealing with the volatility of the cafeteria style of offending (which is said to be used by the bulk of the offending population) and less attention to be paid on classifying a crime as either violent or non-violent.

### **3.6 ASSOCIATED ROBBERY AS A CRIME GENERATOR**

Newham (2009:3) reports that overall crime levels in South Africa have been showing a decrease since the 2003/04 period; however, certain types of robbery with aggravating circumstances have been persistently increasing. Between the period 2005/06 and 2006/07, business robberies showed a dramatic increase of 43 per cent while residential robbery incidents increased by 25 per cent (Newham 2009:3; SAPS 2016b). Although the number of vehicle hijacking incidents increased by only one per cent from 2005/06 to 2006/07, Gauteng reported the largest number of incidents (7 320) contributing 54 per cent to the overall national numbers of this crime type (SAPS 2016b). Collectively these sub-categories of robbery with aggravating circumstances were, in 2006, given priority status and referred to as the *trio crimes* (Newham 2009:3). In addition to the aforementioned increasing trend, the *trio crimes* were secondly given priority status because during the 2007 National Victims of Crime Survey, it was found that more people have, in comparison to the previous years, been victimised through robbery (Newham 2009:4). Thirdly, more participants indicated that they feared being robbed or their house being broken into than those who undertook that they were fearful of other crimes; murder and sexual assault included (Newham 2009:4). Fourthly, South African citizens are more concerned about the nature of the *trio crimes* because they take place in places where they feel they should be the safest, such as their homes, work or vehicles (Newham 2009:4). Finally, victims of the *trio crimes* are highly traumatised and these crimes are regularly accompanied by other crimes such as murder and assault with grievous bodily harm (Newham 2009:4).

Newham (2009:4) further reports that, after the increasing trend in the *trio crimes* was noticed, the MEC for Community Safety requested the Gauteng Provincial SAPS to devise means and a six months' strategy to tackle the problem. Consequently, between July and December 2006 Gauteng SAPS developed Operation Iron Fist.<sup>15</sup> Nevertheless, even though Operation Iron Fist showed positive results, it still did not achieve the main goal of decreasing the *trio crimes* (Newham 2009:4). As a result, during the first half of 2007 the national SAPS started Operation Trio, which was meant to reduce the particular crimes in question – not only in Gauteng but nationally – since the crimes started to spread to other provinces as well (Newham 2009:4).

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<sup>15</sup> Preventative strategies are discussed in more detail in Chapter 7.

Flowing forth from this, and as illuminated in section 3.2.2, associated robbery is referred to as a *crime generator* because during the commission of this crime many other crimes, more especially the *trio crimes* (as defined above), are committed (see section 1.2.1). It is for this reason that SME1 (in section 3.2.2) holds a strong belief that the prevention of associated robberies may assist in the decrease of the *trio crimes*. Burger (2009:3) states that out of the six crime sub-categories clustered under the aggravating robbery category, the *trio crimes* raise “the biggest concern”. Burger (2009:3) reiterates that the *trio crimes* are the biggest crime threat in South Africa and whatever strategies are being utilised to fight against these crimes, are not yielding positive results. In defence of the SAPS, Burger (2009:3) purports that the persistent increase in crime incidents attributed to the *trio crimes* is not a reflection of the performance of SAPS, but rather a result of multiple factors such as “the performance of the criminal justice system [CJS] and the government in general”. Corroborative with the aforementioned, Pierce (2014) posits that “while vehicle theft and hijacking stats are still high and a sobering reality of suburban life, we see the growing threat of *trio crimes* or armed robbery, hijacking/theft and assault as deeply concerning and one that requires a more collaborative approach to crime prevention and apprehension of criminals”.

Already explained under section 1.2.1 is that there is no official SAPS or CJS crime category called “associated robbery”. Legally crime, as explained by Bartollas (1997:3), is an unlawful act committed by a person who is blameworthy and may be punished by jurisdiction. Bezuidenhout and Little (2011:3) add that for one to be found guilty of committing a crime, the following elements must be proven beyond reasonable doubt in a court of law:

- **Actus rea** or guilty action: This refers to the physical element of the crime.
- **Mens rea** or the guilty mind refers to the mental element involved when making a choice to commit a criminal act. Generally this element is referred to as intent, which means the mental decision to do something. Important to note is that for one to be found guilty of crime the mental decision ought to be followed by an action.

- **Mens rea** and **actus reus** must result in **corpus delicti**, which is referred to as “body of the crime” or evidence/fact that crime has taken place (i.e. a corpse in the case of murder or stolen property in case of a robbery) (also see Bezuidenhout & Little 2011:11).

However, this is a criminological study, thus it is more important that crime is understood from a criminological point of view. The above definitions may be sufficient for legal scholars but criminologists are not satisfied with such definitions (Vetter & Silverman 1986:6). Vetter and Silverman (1986:6) posit that criminology scholars hold the perspective that crime is not universal but relative, and behaviours defined by law as crime are not fixed and may differ based on time, place and environments. It is said that what the law considers illegal today, varies from what was considered illegal yesterday, or what will be considered illegal tomorrow (Vetter & Silverman 1986:6). Also, criminologists argue that legal definitions are excessively restrictive because they limit the study of criminal behaviour only to individuals who have been officially arbitrated as offenders (Vetter & Silverman 1986:6). As a result, due to this rigidity in the legal explanation of crime, an array of behaviour relevant to understanding criminality run the chance of not being observed (Vetter & Silverman 1986:6). While accepting the importance of dealing with crime as a law-violating behaviour, criminologists encourage that criminal conduct be considered as part of a wider scope of deviant behaviour (Vetter & Silverman 1986:6). As explained by Vetter and Silverman (1986:8), deviance entails “behavior that varies or diverges from social norms – the rules which help to regulate conduct within a group or society”. It is thus for this reason that criminologists are of the opinion that what is called a “crime” is largely dependent on the culture of that situation (Hagan 1985:5). Consequently, by noting cultural circumstances crime is defined as “a type of social deviance, or in other words variation from a social norm, that is singled out for public punishment” (Hagan 1985:6). In this context a MO like *muti* or spiked drink, for example, fit the criminological elements of a crime. *Muti* has medicinal powers, is dispatched by a traditional healer to facilitate healing as well as to free one from illnesses and ailments (Osei 2003:187). However, when *muti* is used in a way that it may potentially harm those on whom it is used, the act is culturally considered a crime or deviance, as suggested by the above criminological definition of crime. Consequently, this applies to the case of associated robbery where clients are told that the *muti* smeared on them

will make their money disappear. The same applies to a spiked drink where sleeping pills are used to drug clients in order to incapacitate them. It can thus be concluded that even though there is legally no crime called associated robbery, the phenomenon can be defined as a criminal activity – more especially due to the fact that from a cultural point of view, victims may feel violated.

Notwithstanding the above discussion, since there is no legal category for the crime of associated robbery, as explained before in sections 1.2.1 and 3.6, the area where the act takes place and the manner in which it is committed (i.e. with or without a weapon) determines the crime category under which an offender is charged. For example, an associated robber who follows a bank client to his/her place of business and robs him/her on the business premises will be charged with business robbery. If a robber follows a client home and the robbery occurs at the client's place of residence, for example, then the offender will be charged under the house robbery sub-category. Additionally, in order to ensure a successful commission of the crime, associated robbers need vehicles as one of their resources. Consequently they will have to either steal/hijack the vehicle(s) themselves or ask well-known hijackers to supply them with the vehicle(s) (see sections 3.2.2, 3.3.1.6. and 3.4.2.1). Moreover, as explained by Maree (2015) victims of associated robberies are also vulnerable to further victimisation such as rape, house robbery, theft and restrictions on movement. It is thus for these reasons that associated robbery is viewed as an extension of other crimes. Therefore, the researcher saw it fit that these various sub-categories of crime (specifically the *trio crimes*) under which associated robberies may be clustered, should be unpacked in this chapter.

Moreover, it was demonstrated in section 3.5 that associated robbery may be classified as either a violent crime or an economic crime (specifically fraud). The latter is attributed to the fact that other sub-types of associated robberies such as a *muti* scam, money bomb or spiked drink, does not always require the perpetrator to use direct force in order to convince the victim to give up their cash; but scams and tricks to deceive the victim are used (see section 3.4). This is not to say, however, that from traditional African perspectives these actions are not experienced to be violent in nature. However, in order to understand the fraud element of associated robberies, it is necessary to concisely explain what fraud entails (also see section 1.5.5).

### **3.6.1 The extent of *trio crimes***

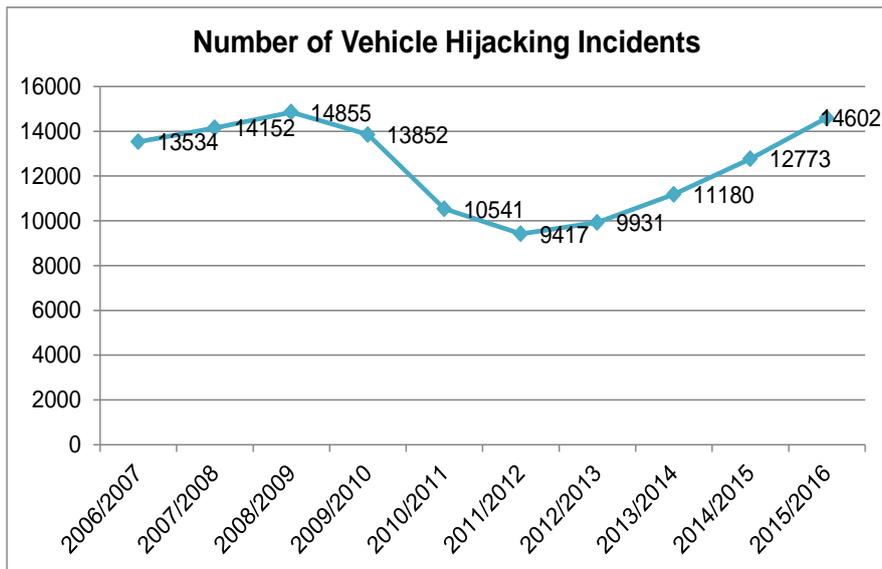
Based on the 2015/2016 SAPS statistics, the *trio crimes* account for the highest number of national incidents under the aggravated robbery category. Combined, they are attributed to 55 120 (97,6%) of the 56 447 reported cases of aggravated robberies during the 2015/2016 period (SAPS 2016b). This is an increase of 5.5 per cent when 2015/2016 is compared with 2014/2015. When the three crimes are compared to each other, the biggest number of incidents was, in 2015/2016, reported from house robberies (20 820), followed by business robberies (19 698) with vehicle hijackings contributing 14 602 to the total number of incidents (55 120). On the contrary, car hijacking had the biggest increase (14,3%), followed by house robberies (5,5%) with business robberies showing an increase of 2,8 per cent.

The section that follows unpacks the nature and extent of each of the *trio crimes* over the 10-year period between 2006/07 and 2015/16 in more detail. The statistics were attained from the 2015/16 SAPS crime statistics report.

#### **3.6.1.1 Nature and extent of vehicle hijacking**

Based on figures in Chart 3, car hijacking incidents showed a steady increase from the year 2006/07 to 2008/09, after which a short decline was witnessed during 2009/10 to 2011/12. The increasing trend then resurfaced from 2012/13 to 2015/16, with 2015/2016 reporting 1 068 more incidents in comparison to 2006/2007 (SAPS 2016b).

**Chart 3:** Nature and extent of vehicle hijacking (2006/07-2015/16)



**Source:** SAPS (2016b)

Minnaar (1998:1) posits that the hijacking of motor vehicles is endemic in South Africa and the increase in the number of incidents constitutes a significant contribution to the high levels of both the fear of crime by the citizens, and the actual levels of crime. According to Zinn (2002:15), a crime such as motor vehicle hijacking usurps people of their freedom to move around freely, and in turn inhibits their economic growth. Likewise, Zinn (2002:15) reports that vehicle hijackings have substantial negative effects on South Africa, particularly regarding the loss of property and psycho-social harm (due to trauma and fear that victims and the society experience).

In Zinn's (2002:171) research on vehicle hijackings offenders reported that they preferred vehicle hijackings as their crime of choice because it is a lucrative crime from which they are able to make quick cash. Moreover, Zinn's research found that offenders preferred vehicle hijackings to motor vehicle theft, because in the case of theft they would still need to deal with time consuming issues such as "alarms, immobilisers, opening the car door" as well as starting the engine without the key. As a result, offenders believe that stealing a vehicle, as opposed to hijacking it, increases one's chances of being apprehended (Zinn 2002:171). In line with the latter, respondents in Zinn's research also reported that speed is an important element where the crime of vehicle hijacking is concerned. Participants justified their choice of crime by stating that they are able to hijack more vehicles in a day, as opposed to stealing a parked vehicle which requires them to work longer in attaining it. Therefore, it is

believed that speed increases throughputs and returns (Zinn 2002:190). One of the respondents bragged that on a “good day” his group was able to hijack approximately five cars, and that cannot be achieved with vehicle theft (Zinn 2002:190).

In corroboration to what was reported by the SMEs in sections 3.2.2 and 3.4.2.1 regarding where associated robbers obtain their vehicles from, Zinn (2002:185) reports that “forty four (44%) percent of the motor vehicles that were hijacked in the cases for which the respondents were serving their sentences at the time of the interviews, were hijacked as a result of the hijacker receiving a prior order for a specific make and type of vehicle” (Zinn 2002:185). Also, at the time of the incident hijackers select particular makes and models of vehicles and they do not choose just any available vehicles (Zinn 2002:185). The latter seems to be in line with what has been reported by the SMEs in section 3.3, because it is reported that when associated robbers “place an order” with hijackers they are specific in their request (i.e. hi-tech vehicles such as BMW, Mercedes Benz) (see section 3.4.2.1). “These were largely luxury motor vehicles for which there is a high demand on the black market” (Zinn 2002:186) (see section 3.4.2.1).

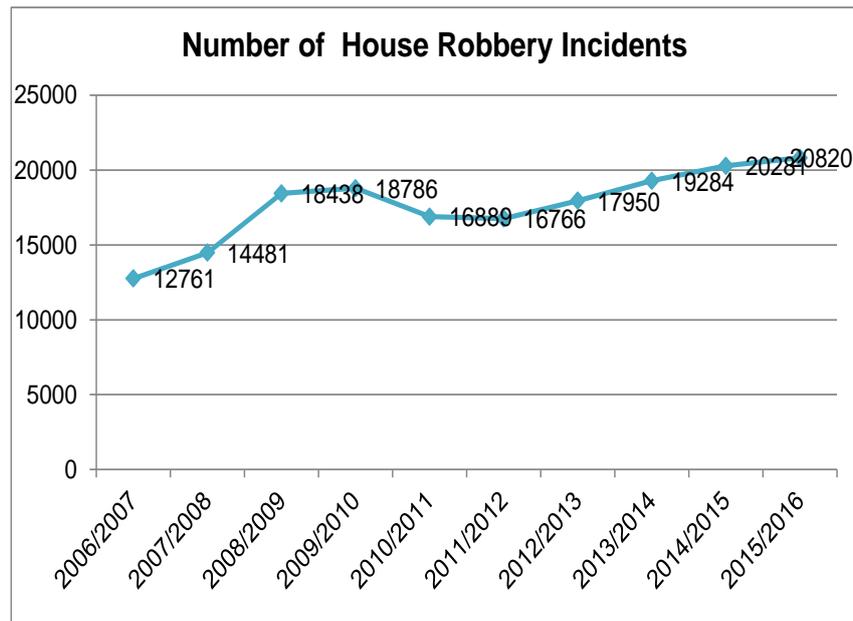
In 26 of the 28 cases that Zinn’s research investigated, firearms were pointed at victims (Zinn 2002:200). With an exception of only one incident, all of the incidents in Zinn’s research were carried out with a handgun (Zinn 2002:219). Respondents explained that they carried or used firearms in order to make victims follow orders as diligently and quickly as possible without resisting (Zinn 2002:207). Moreover, the use of firearms is essential for more than one reason; the first one being to induce fear in victims and the second one being for protection if victims fight back (Zinn 2002:2017). Zinn (2002:203) reveals that only three victims were shot by the robbers in his study. Two of the victims were shot while still sitting in their vehicles, while the third was confronted (when making deliveries in a shop) by the hijackers demanding that he hand the key over to them. The chief reason given by the robbers for shooting the victims was that they (the victims) did not adhere to instructions (Zinn 2002:203). Furthermore, most of the participants in Zinn’s research reported that – additional to the fear instilled in victims due to being held at gunpoint – they used as much as possible additional force to further frighten victims and prevent opposition (Zinn 2002:213).

As explained under section 3.4.2.1, vehicles are some of the resources required to ensure the successful commission of associated robberies. Also mentioned above is that offenders will either hijack the vehicles themselves or buy them from known hijackers. Hijacked vehicles (as explained in section 3.4.2.1) are used mainly by the robbers to get away from a chase and to avoid using legitimate vehicles, which may be easily linked to the owner in a case where they have been caught. However, if robbers using hijacked vehicles are caught, one of the crimes they are charged for is vehicle hijacking. It is for this reason that associated robbery is deemed a generator for vehicle hijacking. It can further be deduced that hijacking incidents (as reflected in the above statistics) are in turn exacerbated by crimes such as associated robberies, where stolen vehicles are used to follow the victim and to get away from the crime scene.

### **3.6.1.2 Nature and extent of house robbery**

Based on the statistics provided by the SAPS (2016b), as depicted in Chart 4, house robbery incidents have been showing a somewhat fluctuating trend since 2006/2007. Furthermore, the SAPS (2016b) indicates that the largest number of incidents was reported in year 2015/2016, with the lowest number of incidents reported during 2006/2007. Moreover, the number of incidents reported during 2015/2016 increased by 539 incidents in comparison to cases recorded in the preceding year. Furthermore, the SAPS (2016) indicates – as mentioned under section 3.6.1 – that house robberies contributed the most incidents reported in 2015/2016, with 20 820 incidents accounting for 37,7 per cent of the overall number of the *trio crimes*.

**Chart 4:** Nature and extent of house robbery (2006/07-2015/16)



**Source:** SAPS (2016b)

Although people have more control over their lives in their own houses than anywhere else, in South Africa people do not feel safe in their own homes. This is attributed to the fact that, unlike burglaries where goods are removed without inhabitants in the house, house robberies take place in the presence of homeowners. As explained by Zinn (2010:1), this form of invasion causes more trauma than other types of criminal activity. When a house robbery takes place, home owners' "privacy, control and security" are taken away from them. The latter is exacerbated by the fact that in most of the cases victims are accosted and exposed to violence (Zinn 2010:1). Zinn (2010:2) further explains that:

*...in some robberies householders are tortured, beaten, physically intimidated and verbally abused. On a daily basis South African media carry reports and graphic descriptions of violent crime, including house robberies. The unpredictability and prevalence of criminal attacks at homes makes for extreme levels of insecurity (Zinn 2010:2).*

The above statistics do not paint a positive picture regarding incidents of house invasions. Similar to the previous crime of vehicle hijacking, it is concluded that associated robberies contribute to the number of house robberies reported by the police. Already elaborated on in sections 1.2.1 and 1.5.7, is that if a bank client is

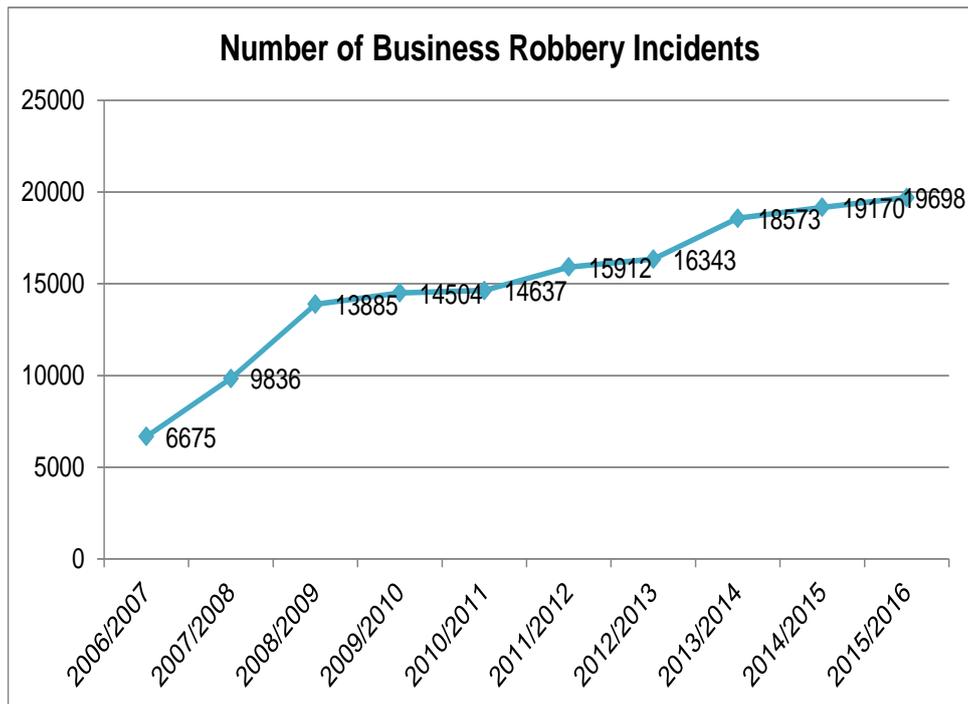
robbed of cash at their home, the SAPS records the crime as a house robbery. Also, when clients are robbed at their place of residence, the possibility of them being robbed of other personal belongings is highly probable. Subsequently, the latter confirms the notion that during the commission of associated robberies, an opportunity may arise for the commission of other crimes such as house robbery. Opportunity theories used to explain the crime of associated robbery are dealt with in detail in the next chapter.

### **3.6.1.3      *Nature and extent of business robbery***

According to Burger (2009:10), business robberies are increasing faster than house robberies. As indicated in Chart 5, the number of incidents increased by 195 per cent between the five year period from 2006/2007 (n=6 675) to 2010/2011 (n=19 698). The increasing trend persisted with a 23,8 per cent increase being witnessed during the next five-year period between 2011/2012 (n=15 912) to 2015/2016 (n=19 698).

In Zinn's research on vehicle hijackers one of the participants reported that due to the lucrativeness of business robbery, he progressed from hijacking vehicles to committing business robberies (Zinn 2002:173). The offender in question revealed that the average cash he made from hijacking vehicles was R2 000, while in business robberies he earned an average of R60 000 (Zinn 2002:173).

**Chart 5:** Nature and extent of business robbery (2006/07-2015/16)



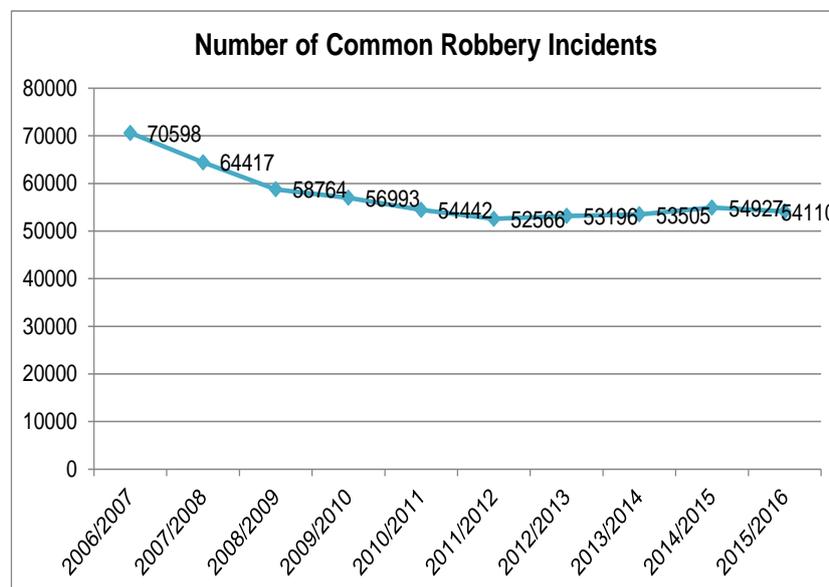
**Source:** SAPS (2016b)

As cautioned by Burger (2009:10) – and also seen in the above discussion – the *trio crimes* are dangerously approaching out-of-control status. Burger further purports that although not a new phenomenon, business robberies have tremendously increased and bear grave economic and social consequences. Pierce (2014) adds that the fact that criminals are extending their crimes from hijacking victims on their driveways, to violently attacking them in their homes and businesses, is a terrifying and growing MO. As explained by Pierce (2014), this shows that “criminals are no longer satisfied with merely taking a vehicle, but are now actively targeting and assaulting their victims at home or at work, which represents aggressive and violent invasion of a personal space”. As such, victims are traumatised and they struggle to regain the sense of feeling safe in their own homes (Pierce 2014). Similar to house robberies, it is said that when robbers follow a victim and rob him/her at their business premises, the crime is logged by the SAPS as a business robbery (see sections 1.2.1 and 1.5.3). From this the author deduces that if the notion that associated robbery as a crime generator is valid, then the increasing trend in crimes such a business robbery (as depicted in the above statistics) is not surprising.

### 3.6.2 Common/street robberies

Bruce (2014) posits that after residential robbery, the most feared type of robbery by South Africans is street robbery. According to Bruce (2014), street robbery has been reported in the victim survey conducted by Statistics South Africa (Stats SA) as the third most feared crime in South Africa. Moreover, street robberies in 2012/2013 attributed to 58 per cent of aggravated robberies. Street robberies also in 2013/2014 contributed the largest number in the overall incidents of unarmed/common robberies (Bruce 2014). Below are the 2006/07-2015/16 statistics of common robberies as reported by the SAPS.

**Chart 6:** Nature and extent of common robbery (2006/07-2015/16)



**Source:** SAPS (2016b)

Based on Chart 6, common robbery incidents have been on a steady decline since 2006/2007, after which a slight increase was witnessed in the three-year period between 2013/2014 and 2015/2016. However, the number of incidents reported during 2015/2016 decreased by 1,5 per cent when compared to the number of robberies reported in 2014/2015. Important to note is that the SAPS does not break down common robbery incidents into sub-categories based on where the incidents had taken place (i.e. street, public place). Therefore, the researcher could not give an exact figure of how many incidents out of the overall total per year took place on the streets. The common robbery crime category, as used by the SAPS, implies that any robbery (with the exception of house and business robbery) that has taken place without the use of a weapon is classified as a common robbery (see section 1.5.4). Subsequently,

this covers cases of associated robberies that take place on the streets or in public areas – where a weapon is not used.

Newham, Lancaster, Burger and Gould (2015) are of the opinion that street robberies mostly affect poor people and mostly take place when people travel to and from work, school or the shops. The above authors purport that although street robberies have been steadily decreasing, the *trio crimes* have been showing a tremendous increase. The SAPS attributes the decrease in street robbery incidents to the improved visibility of police officers on the street (Newham et al. 2015). Newman et al. (2015) state that approximately an extra 70 000 police officers were hired in South Africa between the years 2003/04 and 2011/12. The increased number of police officers is believed to be the main factor that caused a decline in street robberies. Conversely, it is believed that the increased number of police officers on the streets may have caused a displacement of street robberies to the *trio crimes* (Newman et al. 2015).

Even though it has been reported that street robberies have decreased due to interventions by the SAPS, when a bank client is robbed in a public place, parking lot or in the street, the crime is recorded as a street robbery or common robbery (see sections 1.2.1 and 1.5.4). As such, it is inferred that prevention of associated robbery may have a positive contribution towards a further decrease in the number of street robbery incidents and associated losses.

### **3.6.3 Relevance to fraud**

Doig (2006:20) defines fraud as the persuasion of someone to give up something due to the words or actions used by the persuader. Pursuant to the aforementioned, Arlidge and Parry (1985:22) describe fraud as deception that causes the victim to act to his own harm and in turn results in the fraudster benefiting. Doig (2006:19) submits that fraud, as both a subject and a word, is a broad concept and thus there is no single definition. Doig (2006:19) argues that the main reason why there is no single definition of fraud is due to the fact that the law focuses on the process (the deception used to persuade victims to hand over their possession(s) to perpetrators) and not on the procurement (result) accomplished through the use of the fraudulent activity (Doig 2006:20).

In the case of associated robbery, fraud mainly takes place during offences which do not instantly require the offender to use overt force or violence on the victim, such as *muti*, money bomb and spiked drinks (see sections 1.5.1.1 and 3.5). The *muti* MO will be used as an example to explain fraud where associated robbery is concerned.

As explained by the South African Law Reform Commission (2016:38) spiritual experiences occur where a revered monarchy influences daily experiences of human beings to such an extent that religion, culture and society are interwoven. Ellis and Te Haar (1998:177) add that “there is widespread evidence that many Africans today continue to hold beliefs derived from traditional cosmologies which they apply to their everyday activities, even when they live in cities and derive their living from jobs in civil service or the modern sector”. As a result, based on the latter it can be concluded that conceptions of the world and reality by modern African nationals are still influenced by traditional foundations and beliefs (South African Law Reform Commission 2016:38). Where the crime of associated robbery is concerned, it can be said that robbers take advantage of the African faith in traditional conceptions, such as *muti*, to deceive victims into giving up their cash and other belongings (see section 3.4.2.2).

In the section that follows the *muti* MO is used to explain how perpetrators can be found guilty of committing fraud based on the four elements of fraud defined in section 1.5.5.

- **Misrepresentation**

Before the commission of the crime the victim is approached by the perpetrator who misrepresents himself/herself by showing the victim the strange substance smeared on him/her which supposedly makes money disappear (see section 3.4.2.2). As a result the perpetrator then promises that he/she can help the victim to prevent his/her money from disappearing by performing a ritual (see section 3.4.2.2). As such, this fits the definition of misrepresentation in that the perpetrator uses both words and actions to deceive the victim into believing that he/she has their best interest at heart.

- **Intent**

As explained in section 3.4.2.2, perpetrators mostly target elderly Africans. This is attributed to the fact that *muti* is an African traditional belief and thus only those who believe in its potency can be easily persuaded (also see Ellis and Te Haar 1998:177; South African Law Reform Commission 2016:38). Subsequently, it can be deduced that in *muti* cases the offender has an intention to deceive the victim. Additionally, by approaching elderly Africans who are likely to believe in the strength of *muti*, the offender predicts that the victim will fall for the deception that the *muti* will make their money disappear (see section 3.4.2.2).

- **Unlawfulness**

Associated robbery (particularly through *muti*) can, therefore, be considered as a wrongful act, because perpetrators use deception to convince victims to give up his/her cash and other belongings such as bank cards and identity books.

- **Prejudice**

After the crime of associated robbery has been committed through the use of the *muti* MO, it can be said that the victim is prejudiced or suffered harm due to the loss of cash or the loss of their personal belongings such as identity cards or bank cards, which may be used to commit further fraud – particularly identity theft.

The section that follows thus focuses on identity theft as the specific type of fraud that is often committed by associated robbers – as confirmed by SME1 (2016).

### **3.6.3.1 Identity (ID) theft**

As warned by SABRIC (2016), an increasing number of South Africans are losing money as a result of fraud-related crimes. SABRIC (2016) further explains that criminals do not discriminate in their choice of victims, because they look for any opportunity to make easy money (see section 7.4.1.1 for the case study). Moreover, while some of the scams used by perpetrators can be easily identified, others are cunningly implemented and require intelligence to detect (SABRIC 2016). Identity theft or theft of personal information<sup>16</sup> has been singled out as one of the contributors

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<sup>16</sup> Examples of personal information are: ID book/card, passport, driver's license, salary slip, municipal bills, merchant account statements and bank statements (SABRIC 2016).

leading to fraudulent activities (SABRIC 2016). Identity theft takes place when the victim's personal information is used by offenders to take over his/her identity; open retail or bank accounts; or defraud insurance(s). SABRIC (2016) further explains that in some situations fraudsters imitate the client and attend to his/her bank account and perform transactions from the client's account.

Identity theft is basically the misuse of another person's private information to execute fraud (Copes & Vieraitis 2009:239; Logweller 2009:7). Copes and Vieraitis (2009:239) expound that the main aim of ID theft is to access benefits or obtain credit in the name of the victim. Logweller (2009:7) identifies three phases in the life cycle of ID theft:

- **First phase**

The fraudster tries to attain a target's personal information through low-tech or sophisticated high-tech methods, such as hacking of one's computer.

The following are three common ways in which identity thieves gain access to victims' personal information; and as a result steal their identity:

- i) **Dumpster diving**

Identity thieves generally collect personal information through low-tech means such as rummaging through a potential victim's trash, looking for bills or any papers containing one's personal information (Logweller 2009:7, 16; Rebovich 2016). Others go through the potential victim's mailbox to steal documents (such as debit and credit card statements or pre-approved credit card offers) containing individuals' personal information (Logweller 2009:18). Another low-tech method that may be used by an identity thief is the old-fashioned and less sophisticated bag grabbing (Logweller 2009:18). The former technique (dumpster diving) of stealing victims' documents containing personal information, does not apply to associated robbery as victims are not physically approached by the victim. However, the latter (handbag snatching) fits the MO used by associated robbers because victims' bags containing both cash and personal documents are often snatched away during the commission of the robbery (see the responses of Victim 002 in Chapter 4).

- ii) **Skimming**

This takes place when one's credit card or debit card information is stolen through a device called a "skimmer" while one's card is being used to process a payment at a store or do a transaction at an ATM (Rebovich 2016; SABRIC 2015:22). Because there is no offender-victim physical interaction, this mode of stealing information from bank clients is not applicable to associated robberies.

### iii) Phishing

Under the guise of being legitimate financial institutions, perpetrators create and send spam or pop-up messages to victims asking for personal information (Rebovich 2016). Congruent to the preceding form of stealing one's personal information, the use of phishing to attain a target's personal information does not require physical contact and thus this method also does not apply to associated robbery.

Important to note is that the mere loss of personal information does not constitute identity theft, because in some cases thieves may steal one's personal items (i.e. a handbag) but never utilise the personal information stolen with the items (Logweller 2009:7).

#### ▪ Second phase

The identity thief makes efforts to misappropriate the information attained. During this stage, the fraudsters have stolen the victim's personal information and may try to sell it or use it themselves (Logweller 2009:7). The misappropriation of the stolen information can be grouped under the following categories (Logweller 2009:7):

- **Existing account fraud:** This occurs when thieves obtain account information involving credit, compensation, banking or utility accounts that are open and already in operation.  
Logweller (2009:7) postulates that although existing account fraud is less costly to the victim, in comparison to other types of fraud, it is the most prevalent.
- **New account fraud:** Personal information such as one's ID number, birth date or home address is used to open new accounts in the victim's name. Through this type of ID theft the perpetrator indiscriminately incurs big debts in the victim's name – then disappears. Even though this sub-category of ID theft does

not take place often, it places greater financial losses and difficulties on the victim (Logweller 2009:7).

SME1 (2016) confirms that during the commission of associated robberies offenders may also demand that the victims hand over their ID books/cards or bank cards. The aforementioned are then used to commit fraud on the victims' bank account, such as taking over the account or withdrawing cash (SME1 2016). SME (2016) also confirms that, based on the aforesaid, fraud is one of the many crime categories a perpetrator of associated robberies may be charged with (also see section 3.5).

- **Third phase**

At this stage the fraudster has already committed the criminal activity and is enjoying the remunerations of the crime, while the victim is suffering. It is also during this phase when the victim will start to realise the commission of the crime, usually after being declined when applying for credit or employment, or being called by a debt collector wanting payment for the debt a victim did not incur (Logweller 2009:7). In the case of associated robberies, the victim often notices that fraudulent activities are being committed on their accounts when they receive Short Messages Services (SMS) from the bank reporting that cash has been withdrawn from their accounts.

### **3.7 SUMMARY**

This chapter was mostly compiled through the use of information gathered during in-depth interviews of SMEs knowledgeable on the phenomenon being investigated. The reason for using mainly data from the SMEs is attributed to the fact that there is a lack of scientific information on the subject of associated robberies.

Nonetheless, through the use of the SME information, this chapter displays an overview of associated robberies by highlighting a list of MO used to rob bank clients (before deposits or after cash withdrawals) either through the use of force or by use of scams such as *muti*, money bomb and spiked drink.

Also explained in this chapter is the crime of associated robbery as a generator for other crime types. The purpose of this chapter was thus also to draw the reader's attention to the connection between associated robberies and other crimes, more

especially the *trio crimes*. Discussed previously and in this chapter, is the fact that legally there is no crime type category named “associated robberies”. Subsequently, when one is apprehended for this crime type, they are charged for other crime types (*trio crimes* included) depending on the circumstances of the offence and where the crime took place. Also discussed in this chapter is how fraud, specifically identity fraud, can be committed by associated robbers. Consequently, the latter proves that associated robbery is a continuation of other crimes and thus the prevention of associated robberies could proportionally yield positive results for the prevention of crimes such as the *trio crimes* and fraud.

## Chapter 4

### QUALITATIVE DATA ANALYSIS: THE PHENOMENON OF ASSOCIATED ROBBERY FROM A VICTIM'S PERSPECTIVE

#### 4.1 INTRODUCTION

As elaborated on under section 1.3, the aim of this study was to *explore, describe* and *explain* the phenomenon of associated robbery. The study was mainly approached from an explorative perspective, due to the fact that at the time when the research was conducted the topic was still a new phenomenon and had not been scientifically researched before. This research thus aimed at exploring and describing the extended definition of associated robbery and its various modes of operation as experienced and explained by victims; reasons why they believe they were targeted; and the impact the crime had on their lives (see section 1.3). Consequently, due to their rich experience of the phenomenon, victim participants enabled the collection of in-depth data that would assist in the explanation of the phenomenon of associated robbery.

##### 4.1.1 Sampling

As explained in detail in Chapter 2, non-probability sampling, specifically accidental or convenience sampling where the researcher relies on availability of participants or the ease with which they can be located, was used to select victim respondents (see section 2.3.1). Therefore, the sample selection in this regard was unstructured and non-random. Seven participants were sampled in the following manner (see section 2.3.1): Victims 001 and 003 were referrals by the bank investigator who was handling their specific cases. Victims 002, 004, 006 and 007 were accidentally sampled. They heard that the researcher was conducting this study and subsequently approached the researcher about taking part in the study. During encounters with them on separate occasions they all revealed that they had been victimised before. Accordingly, they were asked if they would be willing to take part in an in-depth interview, as they were knowledgeable on the phenomenon due to their rich personal history – and they all agreed. Victim 005 was referred to the researcher by a colleague. The first interview was conducted on 16 April 2016 and the last one on 1 September of the same year. The long lapse between the first interview and the last interview was attributed to the

difficulty encountered with sampling, meaning that there was often a long wait before the next participant meeting the criteria was sampled. The interviews each lasted between 90 and 150 minutes.

Non-probability sampling was the most suitable and only practical method in this regard, because the challenges of knowing and defining the population of victims were insurmountable. Victims of crime are a hard-to-reach research audience, hence the difficulty experienced in drawing up a sample (see sections 2.6 and 8.4.1). Also, it can be construed that victims are hard-to-reach research participants mainly because they may be hesitant to speak since they feel guilty/defensive due to attitudes/perceptions that they were victimised due to their negligence.

Demonstrated in Frequency table 1 are the demographical characteristics of the seven victim participants.

**Frequency table 1:** Victim participants' demographical information

<b>Race</b>	
African	6
White	1
<b>Gender</b>	
Male	3
Female	4
<b>Nationality</b>	
South African	7
<b>Age</b>	
25-30	1
31-35	2
36-40	1
51-55	1
56-60	1
61-65	1
<b>Educational Background</b>	
Secondary school below grade 12	2
Post vocational training	2
Tertiary (university)	3
<b>Occupation</b>	
Formally employed	6
Business owner	1

#### 4.1.2 Data collection

Data presented in this chapter were collected through in-depth, face-to-face, semi-structured interviews. Although an interview schedule (with a set of questions) was used to lead the interview, the process was unstructured and each interview was unique (refer to section 2.3.3.1). This data collection method was used because the aim was to collect in-depth information related to the context of associated robberies.

#### ***4.1.2.1 Interviewing (from a phenomenological perspective)***

Due to the fact that phenomenology, social constructionism and interpretivism as epistemological stances directed this research, it was required that in-depth interviews with research participants be conducted in order to make sense of feelings, experiences and social situations as they occurred in the research participants' world (see section 1.6). Moreover, the use of the abovementioned epistemologies allowed the researcher to define the common meaning as constructed either through the use of language or social interaction by the seven victim participants (see sections 1.6.1.1, 1.6.1.2 and 1.6.1.3).

#### **4.1.3 Data analysis**

The data were analysed (as explained in section 2.3.4.1) through the use of content analysis, which focuses on analysing verbal, written or visual information. The seven interview transcripts were transcribed by the researcher after which a process of thematic analysis or coding was conducted through the use of a qualitative computer assisted program, called Atlas.ti. The data were first combined into small categories from which codes were sought; then the initial codes were decreased to a smaller number of codes, which were combined into themes (see section 2.3.4.1). The themes were then used for discussion in this chapter. Important to note is that in some instances the number of times some codes have been used were counted for the sake of demonstrating frequency of appearance (also see section 2.3.4.1). In many instances verbatim responses of the research participants are used more especially for emphasis.

## **4.2 VICTIMISATION CONTEXTS**

## **4.2.1 Associated robbery sub-types**

In the proceeding section various sub-types of associated robberies, as experienced by victims in this study, are discussed.

### **4.2.1.1 Robbery after withdrawal**

Four of the victims (Victim 002, Victim 004, Victim 006 and Victim 007) reported that they were robbed after withdrawing cash. In line with literature (see Kempen 2014:41; Louw 2014:27 and section 3.4.2.2) and the findings in sections 5.2.6.1 and 5.2.6.2, robbery after withdrawal is once again reported as the most prevalent sub-type of associated robbery. Below are verbatim descriptions of the MO by the victims, followed by discussions of each case.

#### **Victim 002**

*Post-analysis, my assumption being that they followed me from the bank where I drew a sum of money, luckily I first stopped at a shopping centre in my neighbourhood and parked in their parking area two parking bays from their front entrance. As I was getting out of my car a black Nissan 4x4 X-Trail (I think) (seemingly a new one) pulled in to the parking bay next to me and a black male (assumed to be in his 30s) jumped out of the back door with a pistol that looked like a 9mm pistol (make unknown) and shouted at me 'to give me the money' as he made a grab for my leather sling moonbag (I had modified it to go over my shoulder) containing my wallet, ID book and credit cards and the money just drawn from the bank. As he grabbed at the moonbag slung over my shoulder a white male (subsequently found out he was a contractor/installer) standing at the entrance witnessed this and came rushing up to my aid and tried to grab the pistol from the attacker but in the process was shot (the bullet narrowly missed his heart but he survived after being rushed to hospital). The robber then turned to me waving the pistol in my face and again grabbed the moonbag and ripped it off my body, in the process breaking the leather strap. He jumped back into the Nissan 4x4 which contained, besides the driver, another male armed with what appeared to be an AK47 who remained in the backseat throughout the robbery and another black male sitting in the passenger seat. The vehicle proceeded to reverse out of the parking bay made a half u-turn and*

*sped out of the parking area and back on to the road. Subsequently, when reviewing the video footage from the shopping centre's CCTV system, we timed the whole robbery – from when the Nissan vehicle entered the parking area gate to exiting at a mere 23 seconds.*

The above incident portrays professional robbers' characteristics as previously explained comprehensively under section 3.2.1.1. The precision and speed with which the incident was carried out (23 seconds), the high technology vehicle used (Nissan 4X4 Xtrail), the high velocity automatic weaponry (AK47) used and the group dynamic (the four men who probably had separate roles), are all proof that the incident was meticulously planned (see section 3.2.1.1). As such, the findings in this case corroborate with the statement given by Kalyani Pillay (SABRIC CEO) that: "What appeared at first to be a petty, opportunistic crime now has all the makings of organised operations that systematically target innocent users of [the] banking system" (Moneyweb 2010) (also see section 3.2.1.5). Subsequently, the hypothesis formulated by the researcher in section 3.2.1.5 that associated robbers are quasi professional, is also confirmed through this specific case.

Moreover, the violence meted out in this incident, nearly leading to the death of the secondary victim, is confirmation of the accounts offered by Maree (2015) and SME9 (2016) that during the commission of an associated robbery the victim is at risk of losing his/her life (see section 3.4.2.2). This is attributed to the fact that, in the event that the victim shows resistance or bystanders attempt to assist, offenders do not hesitate to use violence to ensure success of the robbery (Bartol & Bartol 2005:447). The latter was also evident in the 2014 research conducted by Thobane on CIT robbers (Thobane 2014:73, 86). Consequently, the fact that associated robbers depict characteristics similar to CIT robbers (who are professional in nature), endorses the above argument (as previously discussed in 3.2.1.5) that associated robbers are quasi professional. As discussed in section 3.5 and substantiated with literature from Siegel (2011:275) and Bartol and Bartol (2005:447), this study contends that associated robbers often use violence; they are armed and threaten to use the weapons to cause grievous bodily harm if they are met with resistance; therefore such a robbery must be classified as a **violent and serious crime**. As such, this specific incident meets the criteria for a violent and serious crime. It is probably for this reason that incidents of

associated robbery (where a weapon or violence has been used) are captured by the SAPS as **robbery with aggravating circumstance** (see section 3.2.2), which is a violent and serious crime.

In addition to the aforementioned sub-category of violence and serious crime, this incident also suits the category of **robbery in an open area**; under which sub-categories such as **street robberies**, **bag snatching** or **mugging** are grouped (see section 3.3.1).

Important to note is that the exploration of possible crime categories under which this specific robbery may be clustered, is driven by fact that legally there is no crime category called associated robbery (see sections 1.2.1, 3.2.2, 7.1.1). Nonetheless, it cannot be emphasised enough that for the sake of improving investigations and for the development of effective crime prevention strategies (specifically aimed at reducing associated robberies), creating a specific crime sub-category called associated robbery should not be overlooked (see section 7.7.1).

#### **Victim 004**

*Let me give you a background. I was coming from home, I was working in a small business, a [cell-phone] container. Then I was depositing the money to the owner of the business. Then initially what happened is that, I had to withdraw money first from the ATM that was sent to me. Money that he sent to me. Afterwards I had to deposit his returns. Initially I withdrew the cash and I went inside the bank to deposit the money. I believe someone was following me all this time...No, I withdrew the cash from the ATM and went inside the bank to deposit, because one has to go inside to make a deposit. By then it was not an issue of depositing money with the ATM. This was in 2010...What happened is that I withdrew money and went inside the bank to [also make a] deposit. On my way out that's where it all started...I managed to deposit his returns or his profit but then I was robbed of the money that I withdrew...YES! That happened outside in the corridors of the bank...What happened is, funny story. I just saw this guy wearing a police uniform, just the trousers and a blue police shirt and then this guy is like 'I have just witnessed street robbery' and I am like 'Where?' He said we witnessed a street robbery in the taxi rank and you*

*fit the description. While we were speaking, the other guy came running and approached us so the policeman said 'the two of you fit the description'. He said there are cameras I can show you that you are the one. The other guy came running. The guy who was acting like a policeman said we both fit the description and asked how much do I have. I told him I have R2000. The other guy said he is having R5000. The police guy said we must go to his offices, the offices are situated behind the shops and the offices he was referring to was just a passage. He conned me there and gave the other guy R20 to go and buy Mageu. Off he goes. He started dealing with me. He took the money and the phone.*

The above incident typifies the MO where implicit violence is not used but the victim is rather intimidated to give up his/her money (see sections 1.5.1.1 and 3.5). Taking this specific incident into consideration (where no direct violence was exerted on the victim), and also considering the previous incident which was highly violent, a deduction was previously made that associated robberies may fall under the category of violent crime or economic crime (also see section 3.5). It is for the latter reason that the researcher is inclined to counter-argue the classification of associated robbery as either a *purely* violent or non-violent offence. It is emphasised that – based on the reasoning by Prinsloo (2012:70) on the cafeteria style of offending – the focus should rather be on dealing with the unpredictability of offences by associated robbers (also see section 3.2.2). Maree (2015) and SME7 (2016), however, observe that although this type of incident may not comprise the use of overt violence, and may be classified as “common” robbery or even fraud, any resistance from the victim could lead the offender to apply violence (see sections 1.5.1.1 and 3.5).

### **Victim 006**

*I came from home and went straight to [the mall] and got off the taxi. The first store that I went to one shop before I withdrew the money. Then I went straight to BankB inside the mall and then withdrew R2000 and then I went to another shop. When I was at the shop, she approached me and said to me that the tekkies that I was holding are nice and then I said thank you. She asked if I wanted it and I told yes I do. Then she said hey I also want the tekkies for my child. She asked where I stay and I told her I stay [in a suburb North of Pretoria].*

*After that she told me that she stays in [a suburb just next mine] which means we are neighbours. She asked if we can go together since we were heading the same direction. I told her that it is fine... Yes it was an old lady and she told me that her daughter is the same age as me. I told her that I wanted to go to [another shop], we went to [the shop] together and checked clothes. I took some clothes and told her that I wanted to fit them. She suggested that we go together. This time when I got inside the fitting room, I put my bag on the fitting room's bench and it fell twice. Then I decided that I did not want the clothes that I had so I had to change again. We got out of the fitting room and went to get different clothes. When we came for the second time, the bench was full of clothes and my bag fell again, it was white. She offered to hold my bag for me as it kept on falling down. She took my bag and waited for me to get undressed until I was naked. She told me that there was a skirt she wanted me to fit for her daughter because she said that I was the same size as her daughter so 'let me go get the skirt'. Then she left and after 30 seconds maybe 1 minute, I realised that she left with my bag.*

Similar to the previous incident, the victim in this case was not victimised through the use of violence or force. There is no doubt, however, that the victim was identified in the bank and engaged as soon as she left the bank. Important to note is that this incident confirms the supposition made in section 3.4.2.2, that in cases where tricks are used to gain the victim's trust, a female offender is most often utilised. It is also important to bear in mind that (as explained in sections 3.2.1.5 and 3.4.2.1) these offenders are not working alone but in criminal gangs and that the offender's accomplices were probably outside (the store) to assist her, should something go wrong.

### **Victim 007**

*I received that call on the 27th in the evening. I was sitting on the sofa playing cards. I then received a call from an Indian woman with a 083 number. The lady asked if I had done a sim swap recently. My first question was 'if I had done a sim swap, you would have records of that on your system so how come you do not have?' Her reply was that there's a problem with their system. After her response she asked if I can confirm my details and I said no to that...My*

personal details. I said no! I am not going to do that. I am very uncomfortable doing that. She asked the next question and she asked if I have used the number for a while. I told her that I do not like the questions. Fine I did not answer any of her questions that she asked. I dropped the call; then the same number called again and I decided to ignore it. After 2 or 3 hours later, my battery died and I did not pay attention to it when it died. I just told myself that it's a blackberry. Since I was going to withdraw money on Monday I decided that I needed to change my phone and give some of the money to my dad then I'll buy myself a phone. I think they were phasing out some phone here, then it was on sale. I went to the bank around 1 or half past 1 on the 30<sup>th</sup>. No it's not [in the mall] it's on the other side of the mall along [XYZ] street. Now there's Mc Donald's...so I went to withdraw R45 000...Yes in the branch, I took the R40 000 and put it in the envelope...It was around lunch time or half past 1. I left the office during lunch...Yes and then I took the R40 000 and put it in an envelope and placed it in the car's dashboard. Then I took the purse where I had a R5 000, I went to Retail Park, just up the road. I checked my phone and other things, since I did not get the phone I decided to go to one of the cell phone service providers. I got to the service provider and there were no phones and as I was walking down...I don't know if you have been to bank city...I got to my car and I opened the trunk and threw the purse in the trunk. The minute I opened the car and got in, two guys came from both sides. The other guy said 'sister look in front and take out the money that you have just withdrawn from the bank'...I took about 30 minutes, it was not long because it's just across the street and I just went to [one of the popular cell-phone network providers]...They said 'Sister do not look! Do not look! Where is the money?' I said in the trunk. He asked again 'where is the money' repeatedly I said in the trunk...Yes and I said in the trunk [referring to the R5 000]. He said 'no okay, open the trunk' then he said 'do not look at me!' I was looking down and the funny thing is that the complex has security. It's BankD here and then some building where I was parking. I opened the trunk and the other guy said 'Hey you! Do not play games with us. Where is the money you withdrew from the bank?' I shouted that's the money and he shouted back saying 'hey!!!!' You know I opened the dashboard and gave them the envelope. They took the envelope plus the one that was in my purse. I promise you I did not even

*see...by the time I saw the security, I was numb, numb, numb. You know it only dawned on me that they took my money. The security guy asked who took my money. I said it's...and then he said 'But you sister! Who are you talking about?' I said they took my money!!!*

The incident above depicts the same MO as the first incident (Victim 001) in that both of the victims were robbed from their vehicles in the parking area. Also, the force applied in this incident (as well as in incident 001) is typical of the associated robbery MO where offenders use the threat of violence or actual violence to force the victim into giving up their money. Moreover, in this specific incident (Victim 007) it is highly probable that the perpetrators may have kept a close watch on the victim as she walked out of the bank to her vehicle. When she placed the money in the vehicle before going to run other errands, they waited for her to return to her parked vehicle before executing the robbery. This indicates an element of planning and precision and as in the case of incident 001, also reflects characteristics of professional robbers (see section 3.2.1.1). In addition, the fact that perpetrators persisted that the R5 000 found in the victim's purse (placed in the trunk) was not all the money she withdrew from the bank confirms the use of and the role of the spotter as the provider of information such as the amount of money withdrawn by the target (3.4.2.1).

#### **4.2.1.2 Muti**

The two incidents that follow (Victims 001 & 003) are typical of the *muti* sub-category, where one of the suspects smears the targeted victim with a foreign substance and a co-suspect alerts the victim of the stain and thus instils fear in him/her that if she/he does not go through a cleansing ritual (facilitated by the offender) his/her money will disappear (see a detailed explanation under section 3.4.2.2).

#### **Victim 001**

*I was job hunting so I was coming from the mall...On my way from there I catch a taxi to station1. So from taxi station1 I walked...my aim was to walk from taxi station1 to taxi station2. Because there was an old age home where I was going to drop off my CV...And then on the way there...I just met somebody who just*

*touched me...After some minutes then I hear somebody screaming behind me. A lady's voice. She said what has he done? And she just showed me the stuff on her hand and said that 'that man also touched me...See what he left on my hands?' Then I took a tissue...I looked at my hand and there was a mark on my jersey. It was cold. So I took out a tissue...It was black mixed with some dirty things, I don't know. Black and red stuff on my jersey. So I took that tissue. My aim was to smell that thing and that lady just clapped my hand and that tissue paper fell on the ground. Within a wink of an eye a car stopped in front of us...I didn't have money on me – the only thing that I had with me was all my bank cards. And that lady answered 'see what that man did' and she pointed to the stuff on my jersey, 'he smeared something on our hands.' And then they came out with a bottle of spray and sprayed us and said can you point the man that smeared this on you and then the lady said 'yes'. And then they said 'you see this thing they smeared on you might accumulate stroke. Just get into the car and we must go catch that man and take him to the police station. He must get arrested for this.' On the way then this lady...I was crying, I was crying and I was scared after they told me that I will accumulate stroke. They kept saying this thing is dangerous. 'So let's spray you so that this spray might stop the stroke.' So I was so scared. In the car they asked me: 'Have you got money with you?' I said maybe I've got some few rands with me because I was job hunting I didn't have much they money I've got with me I can't remember how much it was but maybe R20 or R50 just for transport and then they said to me 'whatever money you got in the bank will disappear. We have to go to the bank and withdraw that money and the money it has to go and be scanned at the police station.' I was confused and I trusted them because they showed me their police ID.*

As witnessed in the above case and Victim 003's case below as well as in the literature, deception seems to be the main MO used to fraudulently take money from victims, as opposed to overt violence (see sections 3.2.2, 3.4.2.2, 3.5 as well as Victims 004 and 006). In both the incidents there are fake police officers who tell victims that their money (both the money they have on their person and in the bank) must be taken to the police station to be scanned in order to prevent it from disappearing. Victims are further tricked through the use of mysticism where a "spray"

is said to be part of the cleansing process to prevent the money from disappearing or for preventing an ailment (stroke as mentioned by Victim 001) or death (mentioned by Victim 003) caused by the foreign substance smeared on the victims. Also, as a continuation of the cleansing process, both victims are instructed to ensure that they use salt to “wash off bad luck” caused by the *muti*. This collaborates with the explanation in section 3.4.2.2 that the *muti* MO is built on the belief in traditional African spiritual views, where an entrenched conviction in sorcery is predominant (also see Minnaar 2003:12; Ralushai 2003:128). As explained by cultural criminologists, in such cases “the negotiation of cultural meaning intertwines with the immediacy of criminal experience” (Ferrell et al. 2008:3). The latter explains why the victims believed that all the bad luck perpetrators prophesied, would befall them.

Moreover, in an attempt to understand why the two victims were convinced that their money would disappear, as professed by the perpetrators, the researcher applied the premises which are foundational to a symbolic interactionism approach (see section 6.3.1). Based on the first premise, individuals respond to objects based on the meanings they have assigned to those objects. In the case of the *muti* incidents, for example, it can be presumed that the belief of the two victims in African culture and the potency of *muti*, facilitated their being fooled by perpetrators as a result of the meaning they attached to *muti*. Secondly, symbolic interactionism maintains that all assigned meaning takes place through interaction with other people. Consequently, it is highly probable that the two victims in the above scenarios adopted their meaning of *muti* through interaction with other individuals, in their community for example. Finally, based on their previous experiences with *muti*, the victims may have reacted in the way they did (i.e. compliance and fear of losing their money) after they were approached about being smeared with *muti*. As a result, due to the meaning they had already attached to *muti* and their past experiences, victims could easily be deceived by the perpetrators. It may then be argued that, based on the symbolic interactionism approach, it is highly probable that an individual who did not attach the same meaning to the object in question (*muti*), would have not have been deceived by the perpetrators. Concomitant to the latter, SME1 and SME2 report that associated robbers who use the *muti* MO only target elderly Africans due to the probability that they are staunch believers of the African tradition and culture (see section 3.4.2.2). As a result, it is easier to scam individuals who believe in *muti* than those who do not.

Although the MO used in the current case (Victim 001) and the one that will follow (Victim 003) are similar, there is one significant difference. In this case the victim was robbed of her cash before making a cash deposit, while in the second incident the victim had affected neither a cash deposit nor a withdrawal before she was robbed. The latter is peculiar because the two main categories of associated robbery are before cash deposit or after cash withdrawal (see section 3.4.2.2). Also, the victim was not planning to visit the bank on that specific day. The peculiarity of the case then raises questions about how the offenders knew that this particular victim had a large amount of money in her bank account. One is also led to ask if there was an element of collusion involved or if the offenders chose the target based on pure luck and opportunity. However, the former may be difficult to validate since the victim was nowhere near the bank or planning to go to the bank on that day. As such, one may argue that this may be an opportunistic case. If the latter is true, then that means the findings based on this case corroborate the response by SME4 (2016) that success of associated robberies is dependent on opportunity and luck. As such, the researcher's presumption in 3.5 is confirmed that (in addition to being professional) associated robbers possess characteristics of opportunistic robbers (also see 3.2.1.2). Opportunity theories are, therefore, the main theoretical perspectives used to underpin both this study and recommended victimisation reduction strategies (see Chapters 6 and 7).

Even though the victim was not robbed either before making a cash deposit or cash withdrawal as explained above, she was tricked (forced in her experiential world) to withdrawing money which was taken by the offenders as they left her with newspapers, as shown in the below verbatim response:

#### **Victim 001**

*On the way to the police station [after withdrawing the cash] there was a café and then they stopped there and they said to me I must go inside and buy salt and then they said with the salt they are going to do something to me that can prevent this stroke to attack me. So I took the bag, trying to open the bag because I wanted to take the money out and they said: 'No, no, no...don't open that bag. Leave the bag. Take that bag with you but don't open it.' And then I*

*just leave the bag and they took R20 from their pocket and they gave it to me so I can go inside the café to buy the salt. I took the bag with me. I was holding the bag like this (clenching on it close to her body) and I felt the money was still there...I went inside the café, while I was walking around the shelves looking for the salt, eventually I found the salt and I went to pay. When I came out the car was no longer there...So I walk around asking the people did you see the car that was here? People were asking how can you ask us? That was the last time I saw them. From the bank into the café, that's when I asked the people where the police station is. So they pointed to me there is the police station...It wasn't too far. It was the same street so I ran to the police station and when I arrived at the police station I asked can I see Captain 'A' please. They said to me we don't have a Cpt. 'A' here. Where is he stationed? I tell them he said he's stationed here. They said we don't have a Cpt. 'A' here. One of them said to me, it was on the gate. He said what happened? I tell them the story then he said go to the bank and stop your accounts. And I said I don't even know where the bank is. And he said get into the van and he just went and dropped me at the bank. And he showed me where the bank is at the mall. I went there, immediately when I went there into one of the offices where the enquiries are. When I opened my bag, I found newspapers...I don't know how that happened...*

When asked how she thinks the newspapers ended up inside the bag, the victim explained that after withdrawing the cash the offender who walked her to the bank instructed her to hand over the handbag to him so that he can spray the money to prevent it from disappearing. The victim further explained that while they were seated inside the stationary vehicle, the offender took the money out of the handbag, sprayed it and then showed her that he was putting it back. However, the victim reported that she was sitting in the back seat directly behind him as he was sitting in the front passenger's seat, and thus she could not see clearly what he was doing since the bag was on the floor in front of him. Consequently, from this response one may conclude that the perpetrator swapped the money, withdrawn by the victim, with newspapers. The next victim also, after leaving her bag with the perpetrators to fetch bank cards from the house, found newspapers in her bag. This then, together with other

characteristics of the case(s) as explained above, confirms the explanation of the *muti* MO as explained by the SMEs in Chapter 3 under section 3.4.2.2.

### **Victim 003**

*So I am with a lady I worked with so I wanted to surprise her. So I go into the shop with her first and bought her a shweshwe skirt with a jacket. We then separated because I still had my other appointments...And I don't go into the bank first because I still had a couple of things I wanted to pay first before going to the bank. So I am now standing at the corner in front of the bank waiting to cross the street. Then a man in torn raggedy clothes and sweaty comes and smears me with something. But I didn't see anything. So an old man appears and crosses the road with me. And he starts saying 'Yeses you know these boys want to take our money, look at what they smeared on us?' So I looked at him and said 'What?' He said 'Look' (showing me the stain)! And said look at yourself as well...And I said 'Joh!' So I quickly took the top with the stain off and put it in my bag. Then the old man said 'let us ask for help from the CIDs maybe they can help us'. And I asked: 'Where are the CIDs?' So at that moment a good looking young man appears and immediately the old man says 'please help us sir. They have smeared us with something.' And the young man says 'I am a police officer' and I asked 'police officer?' And he pulled out a Police ID card, it is a police ID card it looks exactly the same. And he says we must go to the office at the police station and I asked 'where' and he said 'there is the car'. He's Pedi, he spoke Sepedi. So now we are walking quite a long distance to the car. So I am walking with the policeman and the old man. So while we are walking the police officer asks where the man who smeared us with muti went, he shows him the direction. As we are walking the old man starts screaming saying there he is. Then the police officer screamed at him 'hey wena damn-it'. He continues swearing at him and saying to him 'come here. You are going around robbing people.' He then shoves him in the car and instructs me to sit on the front seat of the car. I went and sat in front. So now there are three men in the car. The one who put muti on me, the police officer and the old man, and another one in the car. So at the back there were three of them and I am sitting in front with the driver. So they had a spray and started spraying me. And I kept on asking 'What is this'. But you know you become so calm, you don't think*

*anything, and your mind is very far and you don't even think about where you are going with these people...They asked me 'where do you bank? Speak mama speak!' And I spoke. I told them everything. 'Give us your PIN number' 'Speak mama, speak quickly...' So they asked the man who smeared me with muti that when he smeared the stuff on me what did he see? He said: 'I saw she had R2 500 on her and she put it in her bra.' They asked me if they are telling the truth and I said 'he says I have R2 500 on me yes he is right.'...He says he smeared me with the substance because he saw the R2 500 I placed in my bra. He doesn't say how exactly he saw it. But he was right. And then he next asks what my PIN numbers are and I gave them all my PINs, but there is one I couldn't remember the PIN number and that was the Saving club one and I couldn't take any money out of it. But thankfully I couldn't remember that PIN. But when they ask you don't even realise that these people are criminals. But what surprised me is that we are not reaching the police station. But when you get back to your senses they start spraying you again. And then they asked me 'do you have money at home?' And I said yes. They asked 'are you sure'. And they asked 'how much'? I said 'I have R8 000 at home'. Then they asked if the kids are at home? I said I have a son but he is not home. And they responded: 'We are the CIDs mama and we are going around helping people.'*

After the victim had revealed that she has R8 000 at home, she was told that they have to fetch that money from home to perform the ritual to prevent it from burning or disappearing, or even causing her to die.

Revealed in both the incidents of *muti* as well as in the money bomb/spiked drink incident discussed in the next section, is that victims were forced to reveal their PIN numbers, hand over their ATM cards and to switch off their phones. This was done in order to facilitate the commission of fraudulent activities (i.e. identity theft) on the victims' accounts after the commission of associated robbery (see section 3.6.3.1). This corroborates the notion that associated robbery is a crime generator as emphasised by SME7 (2016) and discussed in section 3.6. Interestingly, in the first two incidents where overt force and violence was applied, the victims were not asked for their PIN numbers. This may be attributed to the fact that in cases where that MO (violence) is used, the incident is usually quick (see Victims 002 and 007) and the

victim-offender exposure is not as long as in cases such as *muti* and money bomb, where rapport must first be built with victims before scamming them to give up their money without necessarily using physical force.

Another significant difference that can be pointed out in this case in comparison to the previous one, is the fact that on top of the money that the victim was robbed of before making a cash deposit, she was also driven home to fetch the money (R8 000) she said she had at home.

Although explicit violence was not used in either of the incidents, it was explained in section 3.4.1.3 under ad hoc influences of MO that certain factors (i.e. victim resistance as explained above) may cause the offender to change the MO or switch to violence. This sudden change of MO is exemplified in the following verbatim response by Victim 003, as she was relating the story about the trip (with the offenders) to her house to pick up the money:

#### **Victim 003**

*On the way they said 'you know mama we are going to thank you after you have given us that money to fix it we are going to thank you and give you R5 000 on top of your money because now we were able to arrest this guy...' So you see me I hire and I create work for people. So I said: 'Sergeant, so you hire people?' I was thinking about my son because he does not work. He says: 'YES' but his tone changes now and he starts shouting at me.*

#### **4.2.1.3 Money bomb and spiked drink**

The case below as written verbatim, reflects the characteristics of two sub-types of associated robbery, namely money bomb and spiked drink (see section 3.4.2.2).

#### **Victim 005**

*I went to town to pledge (some money for the church) which is usually R1 000. When I got there I wanted to enquire about my (banking) card – it was giving*

me problems and the queue for enquiry was long so I decided to deposit the cash first then I will fix the card after, cause I already withdrew cash at BankA in XWZ. There was a lady in the bank who went around asking people what they came to do, so she came to me and asked me. Then I told her I am here to deposit, she then asked why don't I use the ATM, then I told her that I don't know how to...she then said let's go I will show you. Without any doubt I followed her for she was very friendly, even now she is friendly she then showed me how to, then after depositing I fixed my card and left. Then I see a lady from a corner not far because I was going to a hiking spot, then I saw the lady picking up something then I just ignored her. Then all of a sudden there are people walking in front of me, I didn't even see them pass me by or where they came from. The time the lady started walking there was an old church man pulling the lady's bag, the very same lady who was picking up something when I was walking towards the road, so as the guy was busy pulling the lady's bag I just ignored them and I decided to mind my own business as I didn't know if they're lovers or not, and the lady was pregnant. As I was passing by the lady shouted calling me to help saying 'brother please help me they want to kill me', so as I have a wife and sisters at home I couldn't just pass, so I said to myself let me go help maybe I can do something. With a huge respect I talked to him, 'Ey, brother what are you doing are you crazy just not far from the police station you are busy pulling a pregnant lady, aren't you afraid to get arrested?' The old man replied this lady just picked my money and I want it, to my surprise I also saw the lady picking something. Then I turned to the lady and asked her so you picked that money which belongs to this guy and I asked this guy, you saw her picking up the money ...The old man then suggested that they will have to share the money since both of them saw it. I said to the old man if the lady decides to share the money or not it is her decision, it has nothing to do with me. Then the lady said I shouldn't leave for she is afraid of the old man, I should be present when they share the money so that the guy doesn't rob her, so I was busy thinking about my own things what I am going to do from there. I asked them where are you going to share the money for there is the police station, then they decided we go to the police station actually at the gate of the police station there is a street where not a lot of people were passing by, then I told them to sit down and I continued smoking, cause I wasn't interested in their story for they

were even delaying me. They took out the money and the money was wrapped in a plastic like those of dry clean used to cover clothes and that plastic was blue, on top there's a R100 even at the bottom there's a R100 so you can't see in the middle. The lady insisted that they count the money and the guy didn't agree he wanted the money to be split into half, As they were busy sharing the money they started talking like they were fighting, the lady asked the guy, how did you recognise the money? The lady then started complaining that her tummy is painful and in my mind I am thinking that this lady will give birth now, so I said to her 'lady finish sharing the money so that you can go cause you are delaying me.' Then there is a car that passes by as I was busy smoking. I don't pay attention to it, the lady takes out two juices then she gives me and the church guy, I then told her that I don't like juice...and the juice had a marking on them – they were marked with a red pen so I took it and put it aside. Then the car came back and when the cars came back they tell us that they are the police officers, as I do not know much about how police officers operate, they said we appeared on camera and the money that we have is for a white lady who owns a farm, she came to deposit the money and she was robbed, the guys who robbed her lost the money and you people picked it up. I then corrected him...Where are the cameras? I asked 'cause I don't see cameras. I can see the pawn shop and the garage but I don't see the cameras and they said 'stop asking questions'. The police officers then suggested we go to the police station, then I asked which police station 'cause we are near the police station? They said they are making a U-turn then into the police station, I couldn't refuse cause I was outnumbered, they were going to force anyway. I got into the car and the guy who was in a backseat got out and the lady got in at the backseat, there were three guys in the car when they came in and all in all we were six, four at the back and two in front. They then made a U-turn and instead of getting into the police station they passed and I asked 'aren't we going to the police station, which police station are we going to now?' They ignored me and they started making phone calls saying 'sergeant, we got the people and we are on the way' after the phone call they say there is a change of plans, I ask 'change of plans?', they say that the people who robbed where chased and they were caught in XYZ. I said XYZ is too far and as for me there is nothing that relates me to this situation, it's better if you take these two and

go with them to XYZ and they took out those papers for statements trying to take statements. They started asking for cell-phones, then I asked what are they doing with the cell-phones, they said 'from now on no one should be called until we resolve this matter' I gave them the cell-phone, then they started asking questions, they started with the lady, 'where are you from?' The lady replied 'I am from the bank to withdraw cash' and they asked how much did you withdraw, she said R21 000 and I looked at her face then said to myself, this is not the face of R21 000. Then I started to realise that these people they are onto me and then I looked at this church man and asked myself 'is he with me or is he with them?' They asked me where I am from, I said I am from BankA to deposit church money, then they asked if I didn't go to withdraw. I said 'No'. The time I was withdrawing, I withdrew R1 300 then R1 000 I deposited and R100 I used for transport so I had R200 with me, so they took the wallets to check if we withdrew the cash and maybe we are hiding it or we shared the money. The guy then said since I am telling the truth, they said 'we will return you with this car'. When we approached the tollgate I asked why is it that we are going too far? The other one who was sitting in a front seat said I ask too much questions and the driver said 'fuck-off man stop asking questions'. Then I told myself now I have to relax and see how this goes, if ever they want to do something to me they are already winning 'cause I am currently inside their car and the plan they had is in motion and at that time I am thinking about the steering wheel, if I can just jump at the driver even if the car crashes we won't die looking at the speed of the car and there are police vans passing. When I look at the driver he is too far and I am not sitting properly so my plan won't work, I now have to wait for the car to stop so I can see what happens. Now they are having a conversation in the car and the other one asks 'so you people robbed a white lady' then I realised they are starting to talk nonsense and I kept quiet. Then we arrived at Nigel, when you arrive at Nigel there are robots, when you go straight, passing the robots, you are going to town but when you turn left you are going to the industrial site, they turned left to the industrial site by the time we approach the robots we passed a farm then they started another topic, the other one said 'you see what the white people do, at least they're putting in the pipe they will hire people and people won't be hungry' and then I said 'yes, yes they're doing the right thing brother' then they kept quiet. Then

*the other one said 'I love white people for they are united, everything they do they do it together, the other ones are selling here and the other ones are farming', then I said 'everything that has a white person inside I don't like' and he replied by saying we black people our problem is we love to bewitch, then I asked 'bewitching Sergeant, which ones are bewitching', he said you are looking too far don't look too far and I said how can I be looking too far aren't we talking here, he said the people who are bewitching are these ones, as he was pointing at the church man, then I said stop saying that about this man, you can see that this man is a church person, he worships God and you can see that he is even wearing a church uniform and he has a clean heart for if he didn't have a clean heart he wouldn't have been going to church, he again said that bewitching is not of herbs only but a heart and desiring people's things is also bewitching. I will ask you this if ever you say that this man doesn't bewitch, hasn't he desired someone's things, didn't he say that the lady took his money which is the money that the lady found? Now as they were busy asking those questions we turned at another farm and then we passed a traffic department car or security car standing there, then they stopped. In the back of my mind I am asking myself what is going on, is it Satanism maybe 'cause what is happening now I have never seen it before I am a guy and I have come across a lot but this is new. So as we still listening to the church man for they were busy asking him questions, all of sudden the church man starts to scream calling the names of church pastors and saying 'kill me, kill me I want to die' now I am shocked what is going on 'cause they are shaking as they are hitting the church man saying 'who said you are going to die', now I am not comfortable because I am sitting in the middle next to the church man and everyone is hitting him, the lady doesn't have respect she is also hitting the church man and he is an old man as she was asking him 'father who said you are going to die?', now I realise that this lady is with these people cause she is not scared. The church man then chokes the driver and now he chokes him nearer to me and hurt me and now they are choking him and fighting. The guy sitting at the front seat gets off and the lady goes to the front seat, now at the back its only men, the other who hit the church man with a stove, me, the church man and the other one from the front seat. Then they removed the shoe laces of the church man and laid him straight, his head was on top of me and they tied his legs with the shoe*

laces. Now they are busy beating up the old man and the old man starts to bleed now I am just watching as the other one pushes him forward and the other one chokes the old man, the other one holding the legs keeps on telling that today I am dying, they are going to kill me today. The lady then said this brother helped me, if he wouldn't have helped me this man would have killed me and the other guy said this brother doesn't like people's things and I can see that he is cool, as we are talking they are busy choking the church man and now I can see that he is dying because his eyes are changing, until he dies and then the other one who was busy saying that after they kill the old man I am to follow then said 'that's how a person is killed, let us now find a place where we can dump the body'. We drove for like two hours looking for a place to dump the body. They then found the place to dump the body and then they dumped the body, it is dumped by the other two guys sitting at the back who were killing the old man. So after they dumped the body now on the way these four argue, the lady and the other one who was choking the old man says I must not be killed while the other two say I should be killed for I have seen too much so there's no way they can leave me for if anything can happen then they are gone, the other says we can't kill him, who is going to kill him and they continued to argue about that, now these people are arguing about my death. Then they took out the juice, the one that I rejected before saying that I want a beer instead of juice, so now they were saying that they're serious I should drink the juice and I realised this is serious I should just drink the juice, it's better if I die from the juice. As I was drinking the juice I could feel that it has something inside as the juice was yellow and it had something brown like a traditional herb. Then I drank the first one and the second one, so as they were busy arguing in the car then the juice that I drank now was causing me to lose sight and be strength less, I kept on losing sight and not seeing properly. I was wearing a leather jacket and I loved it, so the one who was sitting next to me who was holding the old man's legs then said he wants the leather jacket then I took it off no matter how much I loved it. They said let him go and when I got off I fell and they laughed. I tried to be strong and get up but I fell again like a dead person. I saw a car of a white man far from me and all of sudden when I tried to get up, there is a white man standing in front of me with a gun. I told him who I am, how I ended up there and that there is another guy who has already been killed and dumped

*somewhere. The white man then asked me 'where is the car that you say dropped you?' and I told him that the car left already. Then he said there is no use going after a car, go show me where they dumped the other one. I am busy trying to keep myself awake cause I realise if I sleep I might never wake up, so I am busy trying to fight this thing that they gave me and now the white man is busy driving. When we got there where they dumped the body, I showed the white man and now the white man was calling the ambulance and police. After a while I am surrounded by the police and I am busy trying to get up but I can't try to get up, I fall trying to get up, I fall and instead of going forward I go back and then I tried to get up and fell and I woke up the next day in the hospital with a painful head...'*

Although the above incident at first glance represents a non-violent MO (i.e. money bomb) this case is an example of how ad hoc influences may lead perpetrators to switch from a non-violent to a violent MO (see sections 3.4.1.3 and 3.4.2.2). The change in MO is reflected in instances where the victim is shouted at for asking too many questions (intimidation) to the extreme use of violence where the “church man” (who was either a victim or a perpetrator<sup>17</sup>) is violently attacked and eventually killed. It is not clear if the man in the church clothing was also a targeted victim, a victim of circumstances (being in the wrong place at the wrong time) or if he was also part of the group and used as bait to attract the attention of the primary victim by fighting with the pregnant lady. Either way, one may argue that the church man’s sudden change of behaviour (screaming and asking to be killed) while en-route to XYZ, might have been the trigger that led the offenders to change the MO and thus the use of excessive violence leading to his death. Additionally, his death may have further led to another change in MO, which is indicated in the argument amongst the offenders about whether the primary victim should also be killed or not. However, when the resolution not to physically attack him was reached, he was then forced to ingest the spiked drink. This was probably done in order to incapacitate him so that the offenders could have enough time to get away without him calling for help. Incapacitating the victim may

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<sup>17</sup> When asked what he thinks the role of the man in the church clothes was, the victim said: “I think he was also a part of it. It is just that I don't understand why he panicked when we got to XYZ...the word of God says if you have faith in God and pray...even your enemies will turn on each other.”

have also offered the offenders enough time to fraudulently withdraw the cash before he woke up, enabling them to withdraw R800 from his account.

Even though this case meets all the criteria of a typical spiked drink case (as explained under 3.4.2.2) the drink given to the victim does not confirm the reports by SME1, SME4 and SME6 (2016) that perpetrators prefer to use Fanta Grape in a can. Nevertheless, the fact that the drink caused the victim to lose strength, sight and eventually made him fall into deep sleep, confirms reports by the SMEs that sleeping tablets are mostly dissolved in the content of the drink (see section 3.4.2.2). As argued earlier in this chapter (see section 4.2.1) and in 3.5, although direct physical violence was not in this specific incident exerted on the primary victim, there was still an implicit element of violence present in that the victim was forced to drink the spiked drink and could have been seriously injured or died due to a “drug” overdose from consuming the spiked drinks. Consequently, it can be maintained that regardless of the MO utilised, the crime of associated robbery is potentially a highly violent crime, as also confirmed by the cases of Victims 002 and 007.

Of concern, as witnessed in this case as well as in three other cases (Victim 001, 003 and 004), is the fact that the perpetrators possessed fake police ID cards and robbed victims under the pretence of working for the SAPS (also see section 3.4.2.1). The latter is an indication of the level of planning by the perpetrators, depicting them as professional robbers. However, the implication of being robbed by the so-called police has a negative impact in that the public may find it difficult to differentiate between real and bogus police officers. This may lead to a lack of co-operation from the public and lack of trust in the police by the public. As a consequence, the former and the latter may make it difficult for legitimate police officers to efficiently serve the public. To support the aforementioned argument, when asked if she reported the case to SAPS, Victim 003 retorted:

### **Victim 003**

*...a lady I know encouraged me and asked me to report the case to the police. And I asked her why must I go to the police because those people I trusted them because they had police IDs? Then I went with her to the police station.*

*When I got there I told them that she brought me here but I have no hope because they showed me your police IDs...*

#### **4.2.2 Target selection**

For the sake of not revealing names of banks and thus jeopardising their image, pseudonyms are used in reporting the research findings. Important to note is that letters A to D refer to the “big four” banks in South Africa, while the letter E refers to one of the smaller South African banks. There were a total of seven respondents, who were all clients of the four major banks, plus one of them was also banking at a smaller BankE. Hence the total of banking group representation adds up to eight instead of seven.

- Four respondents were clients of BankA.
- Two respondents were clients of BankB
- BankD was represented by one respondent.
- One respondent (Victim 003) was also a client of BankE.

The latter thus confirms the unanimous position of the SMEs that the clients from the four major South African banks are mostly targeted by associated robbers (see point 3.4.2.1). Victim 003 reported to have been a client of more than one banking group and thus when her cards were taken by the perpetrators, they fraudulently withdrew cash from two separate banks.

The location where the bank is situated was indicated as follows:

- Victim 001 was taken by the perpetrators to withdraw cash from a branch in the city centre. When approached, the victim was walking in the Central Business District (CBD) of a different area in the same city.
- Victim 002 withdrew cash from one of the big malls in the suburb in which he resides, but he was followed from the mall and robbed in a smaller shopping centre as he disembarked from his vehicle.
- Victim 003 did not make either a cash withdrawal or deposit on the day of the incident, but she was approached by the perpetrators in the CBD.
- Victim 004 went to withdraw and deposit money at a branch in one of the shopping centres in the CBD of his small town.

- Victim 005 was spotted in the branch in the CBD area.
- Victims 006 and 007 were both robbed in the same suburban area. However, the difference is that Victim 006 was robbed after withdrawing cash in a shopping centre, whereas Victim 007 withdrew cash in a different branch opposite the mall where 006 was robbed.

The common denominator was the location of the branch where victims either withdrew or deposited cash, which seems to be the CBD, in that four of the victims reported it as the location where the branch was situated. Based on the four incidents above, the CBD was in this study identified as a hot-spot for associated robberies – more especially for money bomb and *muti* incidents. This corroborates the assertion by SME2 in 3.4.2.1 that *muti* and money bomb incidents predominantly take place in the CBD. Based on the “crime pattern approach”, the bank in general can be said to be a crime generator or attractor for associated robberies (see section 6.2.5). A crime generator<sup>18</sup> is an institution in a public place (like a bank in the case of this research) which is visited by both the perpetrator and victim for conventional reasons, but the perpetrator commits crime as opportunities arise (see sections 6.2.5 and 7.2.1). A crime attractor is defined as a place where various criminal activities may take place and thus criminals are attracted to those places (also see sections 6.2.5 and 7.2.1). Consequently, the former and the latter do not exempt any specific banking group as a hot-spot for associated robberies. In essence, as long as clients are allowed by that specific bank to affect deposits or withdrawals of cash, that specific banking group then remains a generator and attractor for associated robbery incidents.

However, it is also reported in section 3.4.2.1 that offenders tend to target victims where banks are clustered together in one place or banks where parking bays are not too far from the bank. This is confirmed in Victim 007’s case:

### **Victim 007**

*Bank D is on the corner and when you enter parking is right there...*

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<sup>18</sup> Note the difference between an institution as a crime generator as defined by the crime pattern approach and associated robbery being deemed a crime generator by the SMEs.

Additionally, regarding the victim it can be presumed that they are selected based on the four components of the routine activity theory, namely value, inertia, visibility and accessibility (see sections 5.2.3.5, 6.2.1.2 and 8.2.3). Firstly, carrying large amounts of cash makes a bank client valuable to bank-following robbers. Secondly, due to the fact that bank clients prefer not to be accompanied to the bank, as revealed in sections 4.3.1.3 and 5.2.4.4, offenders do not need to use a lot of effort to attain the target. Thirdly, the use of spotters makes the potential target visible and easier to recognise by the gunmen whose responsibility it is to execute the robbery. Fourthly, related to the issue of inertia and being unaccompanied to the bank when affecting deposits or withdrawals of large amounts of cash, it makes the potential target more accessible.

#### **4.2.3 Date, day and time of incident**

Maree (2016) reports that the 2016 high risk dates in order of priority are the 15<sup>th</sup>, 25<sup>th</sup>, 26<sup>th</sup>, 28<sup>th</sup>, 27<sup>th</sup>, 30<sup>th</sup> and 1<sup>st</sup>, or the period between the 25<sup>th</sup> through to the end of the month. Based on this deduction, three incidents in this study were reported on high risk days (i.e. 1<sup>st</sup>, 28<sup>th</sup> and 30<sup>th</sup>).

When asked about the high risk days for associated robberies, all SMEs were in unison about the fact that there is no specific day when most incidents are reported in comparison to other days (see section 3.4.2.2). However, incidents mostly take place during the week because that is when banks are traditionally opened (see section 3.4.2.2). Subsequently, the findings of this research are in agreement with literature collected from the SMEs, because all incidents as reflected in Frequency table 2 took place during the week. Moreover, when asked if offenders prefer to commit the robberies during specific times, all SMEs once again agreed with each other that incidents do not occur at a particular time but will take place between 08:00 and 15:00 during banking hours. Concomitant to the aforementioned, all of the incidents recorded in this study did take place during banking hours.

Frequency table 2 depicts the date, day and time of the seven cases used in this study.

#### **Frequency table 2: Date, day and time of incidents**

Date	
13	October 2005
10	June 2010
1	November 2010
30	April 2012
28	September 2012
14	May 2015
17	July 2015
Day of the week	
Monday	2
Thursday	2
Friday	3
Time of the robbery	
First thing in the morning (between 08h00 and 11h00 am)	2
Lunch time (between 12h00 and 13h00)	5

### 4.3 REASONS FOR VICTIMISATION

When asked what, in their opinion, were the reasons they had been selected as victims, respondents mentioned reasons such as the money withdrawn from the bank, to suspecting collusion and being a victim of circumstances (i.e. being in the wrong place at the wrong time). Below are the responses of each of the victims recorded verbatim:

#### Victim 002

*Because I had money drawn from the bank on me.*

As seen in the literature (see section 3.4.2), as well as in section 4.2.1 of this chapter and in the next chapter (see section 5.2.6.3), being in possession of cash has been

pointed out as one of the main reasons why bank clients are selected as targets for associated robberies.

#### **Victim 003**

*...I kept on asking why are they always coming to me. It seems like this man was probably given information about me and how I live because they came to me so many times. That's why even now I am scared of taking my money to the bank...*

#### **Victim 004**

*I can't specify what the reason is, however, but then on my part it was not negligence I think. Those were too organised...A victim of circumstances. I just think I was just at the wrong place at the wrong time because in most cases you find people at the bank around that time.*

The outright renunciation of negligence (as seen in the above statement) as part of the reason why the victim was selected, is contrary to the findings from the survey where 72 per cent (n=360) of participants admitted that bank clients are victimised due their own negligence (see section 5.2.6.3).

#### **Victim 005**

*They followed me from the bank cause I could see one of the gang members [the spotter] from the video footage standing on the line inside for teller when I was at the bank, he was busy on the phone but he was looking at me and the other was standing on the queue for enquiry, so they thought I had money on me or I had a lot of money...*

The above narration confirms the conviction by SME8 in section 3.4.2.1 that a spotter plays the most important role, because the information the spotter provides to the robbers will determine whether the robbery will be successful or not. It seems as though the spotter in this incident did not play his role efficiently, in that a person who had no significant amount of cash on his person, was spotted. Thus the robbers only got R800 which was withdrawn from the victim's account. This confirms the notion that

associated robbers are somewhat opportunistic in nature. This is attributed to the fact that it is highly probable that the spotter in this regard selected the victim mainly based on luck, hoping that he was in the bank and at the ATM to withdraw cash (see sections 3.2.1.2 and 3.2.1.5). As indicated under section 3.2.1.5, the fact that group members are reliant on spotters to wait for an opportunity to present itself (i.e. a potential target withdrawing a large amount of cash) reflects characteristics of an opportunistic robber (also see section 3.2.1.2).

#### **Victim 006**

*I think it is because I came alone and definitely they are checking people who are walking around alone and where they are going. Once they see that you are going to the bank they target you. You become a target for them because that is all they want. They want money. They don't want the cards.*

#### **Victim 007**

*There's no way that the guys who mugged me could have known that I have money. They got the information inside [the bank]...*

Two of the victims in this research, Victims 003 and 007, were of the opinion that they were victimised because bank employees informed the perpetrators that they had large amounts of money in their account or had just withdrawn a lot of cash respectively. This suspicion was also reported in the quantitative results, where 61,2 per cent (n=306) of the participants held a strong belief that collusion is one of the causes of associated robberies (see section 5.2.6.3).

Although Victim 002 did not explicitly state that he was robbed due to collusion, when asked to suggest measures to minimise victimisation, he said the following:

#### **Victim 002**

*Banks, if they suspect teller collusion, can do polygraph testing of all tellers regularly.*

In addition to the above responses by the victim participants, plausible theoretical explanations for victimisation may be based on the foundational elements shared by

the routine activities theory, lifestyle approach and opportunity model (see section 6.2.3):

- **Proximity to criminals:** In the case of associated robberies, the use of spotters who meander around in the banking hall, looking for potential targets as explained in-depth under sections 1.1 and 3.4.2.2, places bank clients (more especially those affecting cash withdrawals) in close proximity with the offenders and thus increases their chances of being victimised.
- **Time of exposure to criminals:** In connection with the above factor, the presence of the spotter in the banking hall at the same time as the potential victim increases the time the victim is exposed to the offenders. Consequently, this too increases the chances of the targeted individual falling prey to victimisation.
- **Target attractiveness:** As confirmed above by Victim 002 on the reason why he believes he was robbed, as well as in sections 3.4.2.1 and 5.2.6.3, the carrying of large sums of cash makes one an attractive target for the crime of associated robbery. It is for this reason that target removal and reduction of temptation (i.e. carrying no cash or as little cash as possible) as a Situational Crime Prevention (SCP) technique, is recommended as one of the preventative strategies for associated robberies (see section 7.4.1.1 and the associated robbery prevention model in section 8.2.7).
- **Guardianship:** Guardianship, or rather the lack thereof, may be one of the explanations why certain individuals become targets for the crime of associated robbery. As revealed later in sections 4.3.1.3 and 5.2.2.5 a considerable amount of participants (n=4 and n=289 respectively) in this research revealed that whenever they went to the bank to either withdraw or deposit large amounts of cash, they preferred going alone. Subsequently, based on the principle of lacking guardianship discussed in-depth under sections 6.2.1.3 and 6.2.3, being unaccompanied to the bank and carrying large amounts of cash make one an easy and attractive target to associated robbers.

#### 4.3.1 Banking behaviour

Questions asked in this section related to reasons why victims carried cash; routine activities; opinion on the use of cards at a point of sale/service (POS); and opinion on the use of electronic banking.

#### **4.3.1.1      *Reasons for carrying cash***

When the five respondents who had cash on their person at the time of the robbery were asked why they had to withdraw cash, the following responses were we given:

Two of the research participants (Victims 002 and 007) indicated that they were busy renovating their homes so the builders had to be paid in cash. This reason confirms the supposition made by SME2 (2016) in section 3.4.2.2 that the majority of people working in construction companies do not have banking accounts and thus their wages are usually paid in cash. Eleven small business owners in the quantitative part of the study also indicated that one of the reasons they have to withdraw cash is to pay their employee wages (see section 5.2.3.2). Subsequently, the payment of wages in cash creates opportunity and in turn facilitates the crime of associated robbery. It is for this reason that SABRIC encourages small business owners to “refrain from giving [their] contract or casual labourers wages in full view of the public but rather make use of wage accounts that can be provided by [their] bank” (see Annexure L).

One respondent (Victim004) reported that he was going to bank business returns for his employer as well as to withdraw cash from the business account to buy merchandise for the business. When asked if he could not make use of electronic banking he reported that the business was cash based so he had to go to the bank to deposit the returns. When he was probed on whether he could not pay for the merchandise via electronic banking the following was his response: “By 2010 it was not possible in [my small town], I don’t know about this side but it was not possible to buy via electronic transfer. Yes it was tough to have internet access [in the rural areas].”

One other respondent (Victim003) reported that she is too old and does not know how to utilise electronic banking and thus she prefers using cash. This respondent also

reported that she paid her staff members who work at the crèche in cash because they are pensioners and they do not have bank accounts.

#### **4.3.1.2 Routine activities**

In an attempt to determine if perpetrators could perhaps have picked up routine from the victims, participants were asked if they preferred to use the same branch or do their banking on the same day and at the same time (see routine activities theory in section 6.2.1). All of the respondents, except for the employee of the business owner (Victim 004), said that they did not follow a specific routine when conducting their banking. Victim 004 stated that he preferred to do banking for the business every Friday when the banks open so that he can still go back to open the shop as soon as he has finished at the bank. From this response, it may be assumed that in this instance routine could have been picked up by perpetrators who might have prior knowledge about the victim and the business (see section 3.4.2.1). It was also found during the survey research that this behaviour was the most prevalent amongst the small business owner participants (n=30), followed by the use of the same branch all the time (n=18) and banking on the same day of the week (n=17) (also see section 5.2.3.5). When asked why he makes use of the same bank, the participant reported that – at the time – that was the only branch BankB had in the area. Important to note is that this same participant also reported (as depicted in the next section) that he goes to the bank unaccompanied. Subsequently, if the routine activities theory is applied, that means he was most likely identified as a suitable target because he firstly lacked a capable guardian (went to the bank alone); he was of value (had cash on him); was visible and accessible (see section 6.2.1).

#### **4.3.1.3 Client accompanied to the bank**

When asked if they were accompanied to the bank when withdrawing money, all of the four respondents who answered this question said they went alone. As depicted below in the verbatim responses, reasons for going alone ranged from not wanting people to know their business, to being confident because a large amount of money had been withdrawn before and nothing happened. However, although Victim 002 also reported going alone, he highlights the importance of being accompanied by someone to the bank, since he had done it before and it seemed to have had benefits.

**Victim 002**

*I was building on a flatlet for my son, and my builder – if I gave her cash for the whole project, she would also give me a 10% discount on the total amount. I had previously arranged to draw an amount of R120 000 in cash from the bank (an appointment to enter the special room where such large amounts in cash are counted, out of sight of ordinary bank customers queuing at the tills. On that occasion the builder's project manager (armed) had been present in the bank – we had arranged such and not to acknowledge the presence of each other. Once the money was drawn I had exited the bank and he had discreetly followed me to the builder's office in another vehicle to see that I was able to safely hand over this big amount. The R12 000 was the balance of the amount owing for the building project and I did not think to make the same arrangements, so merely drew it directly from the teller in the bank. Therefore I assume there was a 'spotter' in the bank who tipped off the followers, since I left the parking area after paying for my parking ticket and went directly to [the shopping centre], where the robbery occurred. I shudder to think what might have been the consequences personally to me if I had gone directly home or to the builder's office and they had followed me to either place which was not in public...and where there would have been no-one to assist me or come to my aid. I am also convinced that the person shot in the robbery 'took the bullet' meant for me.*

**Victim 004**

*I was alone, no one knew of my business when it came to money, it was only me.*

**Victim 006**

*That day I was alone, normally I would go alone...Ha! That's my money!*

**Victim 007**

*I don't know, I just feel confident, there's no specific reason...I took advantage because I have done that before.*

During the quantitative phase of this study, only 42 per cent of individual clients (n=153) reported that whenever they went to the bank to affect a cash deposit/withdrawal of large sums of cash they were accompanied, while 58 per cent reported going alone (see section 5.2.2.5). Although no linear relationship between being unaccompanied to the bank and being victimised was established (see section 5.2.2.5), it is still maintained that based on the principles of routine activities, an individual who goes to the bank alone to affect either a deposit or withdrawal of large amounts of cash is more at risk of being a victim of associated robbery, because he/she lacks a capable guardian (see section 6.2.1.3). Consequently, it is reiterated that this lack of a capable guardian may be deemed as one of the crime facilitators of associated robberies.

#### **4.3.1.4 The use of electronic banking**

It was found that internet banking was highly recommended by five of the participants, with two participants who reported that they are old and do not know how to use internet banking. These two respondents were 54 and 56 years of age. However, the eldest (62) research participant in the sample, who was also the most qualified, highly recommended the use of internet banking. As such it can be concluded that the level of education, as opposed to age, has the most impact on whether one possesses the ability and resources to use internet banking. The responses of the participants who indicated that they do not use internet banking are recorded verbatim below:

##### **Victim 001**

*I don't know, it's just that I am old fashioned. The only thing that I use when my money is withdrawn is the SMS. But for me to do internet banking I never thought of it. I don't think it's safe. Because people can go into the internet more than anything. You know this incident, accident or whatever the case I may call it – it's really opened my eyes. I won't trust anybody coming near me anymore.*

##### **Victim 003**

*I think it is better but I don't know how to use it, my daughter said she will to assist me to set it up.*

#### **4.3.1.5 The use of a card to pay at point of sale/service (POS)**

The respondents unanimously agreed that they support the use of a bank card to pay for goods and services at a POS; especially if the payment requires a large amount. Nonetheless, Victim 002 warned that even though this system is convenient, issues of security should not be neglected.

#### **Victim 002**

*Very convenient – again the emphasis is on security precautions to take, never letting it out of your sight when a transaction is being done. The insertion of a smartchip in credit cards has been a reassuring security measure by SA banks, but for instance the USA only required this to be done by American banks in March this year. So the same vulnerabilities for internet banking should be applied to endpoint security at point of sale. This has been a huge problem for retailers especially in the US where POS terminals are routinely hacked by cybercriminals and CC details used for other fraud.*

### **4.4 IMPACT ON THE VICTIM**

Three main effects of the crime, as experienced by respondents in this research, are discussed in the sections that follow, namely financial, physical and emotional impact.

#### **4.4.1 Financial impact**

As emphasised by the SMEs (2016) and Gabor et al. (1987) in sections 3.4.2.2 and 7.2, the most obvious impact of associated robbery is the loss of cash (also see section 1.2.2). Frequency table 3 shows the amount of cash loss per victim.

**Frequency table 3:** Cash loss per victim participant

Cash loss per victim	
Victim001	R21 000
Victim002	R12 000
Victim003	R35 000
Victim004	R2 500
Victim005	R 800
Victim006	R2 000
Victim007	R45 000

The cash losses displayed in Frequency table 3 confirm the deduction already made in section 3.2.3 that offenders are primarily motivated to commit associated robberies because of the ease with which they attain large amounts of money in a short space of time. Also, associated robbers are motivated to commit robberies because in comparison to other bank-related criminal activities such as CIT and branch robberies, for example, bank clients are easier targets because they present less threat to physical security (see section 3.2.3).

As explained by the rational choice theory in section 6.2.4, the first step in the decision making of committing a crime entails identifying a need. In the case of associated robberies, it is discussed in section 3.2.3 that associated robbers are at first motivated to commit the crime due to the need for money. Consequently, the aforementioned explains the reason why financial loss is the primary consequence suffered by victims of associated robberies.

#### **4.4.2 Physical impact**

The most obvious physical effect of the crime was reported by Victim 007, who was pregnant at the time and reported that after she realised what had happened she started bleeding. Correspondingly, although the primary victims in cases 002 and 005 were not directly affected by the incident, the fact that other people were fatally injured by the perpetrators shows the violent nature of this crime type and how dire its physical implications may be. The findings of this study then confirm the supposition by Bartol

and Bartol (2015:17) that because of plausible physical injury to victims during the commission of robbery, this crime is on the list of the crimes feared most by the community (see section 3.5). The latter authors add that in many cases robbers carry and use weapons and are also often inclined to use the weapons to cause grievous bodily harm to the victim (also see section 3.5). It is further reported in section 3.4.2.2 that during robbery, victims not only run the risk of being seriously injured but the possibility of losing their lives is also immanent. Both the latter and the former were confirmed in this research, since one secondary victim was seriously injured and another one lost his life.

#### **4.4.3 Emotional impact**

Literature shows that robbery leaves victims with emotional and psychological harm (see section 3.4.2.2.). Emotional and psychological effects reported by participants in this study were as follows:

- Emotional trauma.
- Post-traumatic stress disorder.
- Self-blame.
- Feeling of numbness.
- Anger.
- Lack of trust.
- Fear.
- Anxiety.
- Inconvenience.

In addition to the abovementioned impacts, Maree (2015) and SME7 (2016) add that victims are also vulnerable to other crimes such as rape, house robbery or theft (see section 3.4.2.2). It is for this reason that associated robbery has been said to generate other crimes, as discussed in section 3.6. Associated robbery as a crime generator was evident in this research in that three of the victims reported that perpetrators forced them to reveal their PIN numbers, took their cards and subsequently stole money from their bank accounts. Also, Victim 007 was driven home to fetch the money

she reported she had at home. Consequently, it may be concluded that she was also a victim of house robbery (also see section 3.6.1.2).

#### **4.5 ASSOCIATED ROBBERY AS A CRIME GENERATOR: VICTIMS EXPERIENCES**

As explained in section 3.2.2, in more detail under section 3.6 and briefly touched on in section 4.2.1 of this chapter, associated robbery may be regarded as a crime generator. In Chapter 3, the crime discussed that is implicitly generated by associated robberies, is fraud, particularly identity theft (see section 3.6.3.1) as three of the victims (Victims 001, 003 and 005) reported that offenders used their cards to fraudulently withdraw cash from their bank accounts.

##### **Victim 001**

*I withdrew R20 000. But from there when we were leaving the bank he took the slip. The withdrawal slip and he saw that I still got the balance in the bank and then after some minutes they withdrew R1 000...*

##### **Victim 003**

*When I switched on the phone I saw that they withdrew money from my accounts. They took R8 000 from BankE, R6 000 at BankA...*

##### **Victim 005**

*They did withdraw R800 from my BankD account.*

#### **4.6 PREVENTATIVE MEASURES**

##### **4.6.1 Banking industry**

When asked if the banks are doing enough to protect their clients, five of the respondents reported that banks are doing enough, while two other respondents felt that banks are not doing enough to protect their clients sufficiently. One of the victims (Victim 003), who indicated that the banks are not doing enough to protect clients,

revealed that banks cannot be trusted any longer because their employees collude with criminals, while the other participant (Victim 007) said that criminals are way ahead of banks because they are always coming up with new ways of committing crime. Nonetheless, the respondents who agreed that banks are doing enough, pointed out that the primary responsibility still lies with the victim as indicated in the below verbatim response from one of the victims.

#### **Victim 002**

*The primary preventative measure is in fact the individual themselves implementing or being far more security aware when drawing cash, or should be convinced to do electronic banking as much as possible – but then again this will require banks themselves to protect all personal banking account information far better than is currently the case...*

Contrary to the above results, findings from the quantitative survey indicate that almost half of the respondents were of the opinion that banks are not doing enough to protect their clients from associated robberies (see section 5.2.5.2).

#### **4.6.2 The SAPS**

When asked if the police are doing enough to reduce associated robberies, three of the respondents answered “no”, two said that they are “within their jurisdiction” while one respondent reported that he is unsure. The above results match the findings from the quantitative survey in that 47 per cent of the respondents indicated that the police were not doing enough to protect bank clients (see section 5.2.5.3). The two main reasons given for the aforementioned were the issues of late reaction and lack of visibility (also see section 5.2.5.3). In addition, like the participants in this phase of the study, 23 per cent of those who took the survey reported that the police are doing what they can within their jurisdiction to protect bank clients from associated robberies (see section 5.2.5.3).

#### **4.6.3 Recommendations on preventative strategies**

The section that follows focuses on suggestions provided by the respondents on the measures that can be put in place to reduce associated robberies.

The first three participants (Victims 001, 002 and 003) support the notion that little can be done to prevent associated robberies if clients are still withdrawing large sums of cash or are not being vigilant (see section 7.4.1.1). As such, based on the sixteen opportunity reduction techniques in SCP (specifically technique 8 and 11), carrying as little cash as possible by bank clients removes the target as well as the temptation for associated robberies.

### **Victim 001**

*[Bank clients] must never ever trust anyone. I believed in that woman. To me that woman is a sheep in a leopard's skin. Because I was robbed because she was the one who helped them to get me into the car...If she was not there I was not going to get into the car because there were men only.*

### **Victim 002**

*...other than better electronic banking security so as to encourage clients not to draw cash, not much can be done if individuals insist on still drawing cash, there is not much they can do personally. It remains largely up to the individual to become more security conscious and aware of the associated risks of a cash transaction, to themselves make arrangements (i.e. getting an armed friend to discreetly follow them and protect them or alternately hire a security company to pick up and safely deliver large sums of cash). Banking-wise the branch where I drew the money (both occasions) while the pre-arranged counting of large amounts is in fact done behind closed doors in a little office, that office entrance door is right next to the row of tellers so anyone waiting in the queue can observe who is going in and coming out and can therefore assume that large amounts of cash will be taken out of that office. Banks can make better, more discreet arrangements for the handing over of large sums of cash.*

### **Victim 003**

*You as a bank client must protect yourself and don't be too trusting of people.*

#### **Victim 004**

*No strong message has been sent out. It is important to focus on education, the police must act quickly, individuals must be aware of their surroundings. We also need a strong and effective collaboration between all the relevant stakeholders (SABRIC, banks and the police). Invest the same energy they invest in other crime. When a person is a bread-winner, not only that person is affected but other people as well, such as their family. I feel this crime does not choose age or colour, it affects us all. Be aware. Go back to where we used to be – we used to live in communal. See goodness in everyone. Now everyone is for himself and when someone is getting robbed someone else is taking pictures to paste on social media. We need to re-instil the ‘I am because you are’ principle.*

The above recommendation stresses the collective responsibility that must be taken by all parties involved (i.e. the client, the bank, police, SABRIC and the general public). This is in line with more than half (267 out of 500) of the quantitative survey respondents, who reported that the responsibility for preventing associated robberies is a collaborative effort between the abovementioned stakeholders (see section 5.2.5.4).

#### **Victim 007**

*You know what, I think you can try, but it is just to raise the awareness the normal way via SMS, email, alerts. That’s the only way you can do it, human beings are human beings, always going to compromise themselves one way or the other but for me I think that is the best way you can do. Sadly you cannot even have...okay something like what SARS does when the tax season comes. They deploy employees everywhere in the city to give flyers. It’s in your face, out of 10 I am sure 3, 4, 5 people will read about them. So I think even...because I think not even everybody has email. SMSs, yeah we get SMSs, but things like those flyers are community awareness and for me they would work. I don’t know how much the banks are willing to invest on them.*

The above recommendation focuses mostly on the issue of raising awareness. When the interviewer interjected to make the interviewee aware that the banking industry,

SAPS and other stakeholders already have an awareness campaign, her question was: "Where? Where do they do it?" This question is an indication that, like in the case of the quantitative survey where an alarming 72 per cent of respondents said that they did not know of the campaign (see section 5.2.5.1), she too was not aware of *The Carrying of Cash Safely Campaign*. As explained in sections 5.2.5.1 and 7.4.1.1 crime prevention awareness campaigns are crucial in that they serve two purposes: Firstly they discourage offenders from committing the crime; and secondly they encourage victims to better protect themselves from victimisation. Subsequently, it is crucial that the parties responsible for the campaign should ensure that it reaches as many of the bank clients as possible.

#### **4.7 SUMMARY**

This chapter endeavoured to achieve three objectives of the research, namely to explore and describe: (1) the extended definition of associated robbery, its sub-types and various modes of operation as experienced and explained by victims; (2) reasons why they believe they were targeted; (3) and the impact the crime had on their lives. The following were found:

- **Sub-types of associated robberies**

As discussed above, four victims reported being victims of robbery after withdrawal, where in one of the cases excessive use of violence led to a fatal injury of an onlooker who tried to assist the victim. Two of the victims reported that they were victims of *muti* scams, while one of the participants reported that he was victimised through both the money bomb and spiked drink scams. As such, although it was argued in Chapter 3 that associated robbery is characterised by two MO, violent and non-violent, the covert use of violence during scams such as money bomb, *muti* and spiked drink, also present some form of potential violence, since victims can be fatally wounded or even end up dying by overdosing on the drug mixed with the drink.

Also found in this chapter is that associated robbers possess characteristics of either opportunistic or professional robbers. This is attributed to the fact that in some of the cases it was found that the robberies were well planned, and in others victims seemed to have been chosen based on chance.

- **Reasons for victimisation**

Reasons for being victimised, as reported by the research participants, ranged from carrying large amounts of cash; being a victim of circumstances; to suspecting collusion between robbers and bank employees. Furthermore, to determine the risk of victimisation, questions relating to banking behaviour were asked. When asked why they carried large amounts of cash, two victims indicated that they had to pay casual labourers; one indicated that he had to bank business income and he could not use internet banking due to the lack of such services in the area he resided; while another victim mentioned that due to her age she prefers transacting in the old fashioned way (through cash). Where the issue of routine is concerned, only one respondent reported following routine where business banking was concerned. It was vital to ask these questions relating to routine because, as posited by Maree (2015), some victims are victimised due to the fact that perpetrators have picked up their routine. As such, by asking these questions the researcher envisaged finding out if routine could be, in this case, attributed as one of the reasons why some individuals were targeted by associated robbers.

- **Impact of the crime on the victim**

Three main impacts of victimisation were found in this study. Firstly, the cash lost by each of the victims shows that the primary effect of this crime is the obvious loss of cash. Secondly, the violence used in cases such as 002, 005 and 007 depict physical injuries and potential loss of life as one of the impacts of associated robbery. Finally, victims reported emotional impact such as trauma, self-blame, numbness, anger, loss of trust, fear, anxiety and inconvenience. Based on these findings one can conclude that associated robberies have grave impact on the victim, and thus this crime type should be receiving more attention.

Finally, respondents were asked to recommend measures which can be used to reduce the crime of associated robbery. As seen above, participants mainly paid attention to the bank client, emphasising that although the prevention of associated robberies is a collaborative effort, the onus is still on bank clients to protect themselves by carrying as little cash as possible and being vigilant. The former part of the aforementioned preventative strategy emphasises the notion that the carrying of a

large amount of cash on one's person is a crime facilitator and makes one an attractive target for robbers.

Having explored the contexts of victimisation in Chapter 4, Chapter 5 will present the next phase of the research, namely the quantitative survey data analyses.

## Chapter 5

### QUANTITATIVE SURVEY DATA ANALYSIS

#### 5.1 INTRODUCTION

This chapter provides a presentation, analysis and interpretation of the data collected from the self-administered survey questionnaires completed by three types of bank clients, namely individuals, *stokvel*/saving club members and small business owners. The objectives of the study met through this chapter were firstly the determination of victim demographics and social context. Secondly the survey aimed to describe and explain bank clients' or the general public's perception of and attitude towards the phenomenon of associated robbery. Lastly, through the evaluation of the respondents' banking behaviour as depicted by their responses in the survey, their victimisation risk was assessed. Therefore, through the use of the survey research method the following questions were answered:

- What are the victim demographics and their social contexts?
- What are the reasons for victimisation?
- What is the public's level of awareness, perception and attitude of the crime of associated robbery?
- What is the level of risk of victimisation for banking clients such as the individual, business owner or *stokvel*/saving club members?

The sections that follow provide brief descriptions of the sample, data collection instrument and the data analysis method. Detailed discussions are provided in Chapter 2.

##### 5.1.1 Sample

As elaborated on in section 2.3.1, availability sampling was used to select participants for the survey. Availability/convenience sampling means that participants are chosen based on their availability and willingness to take part in the study. This sampling method was used mainly because it was impossible for the researcher to define the population from which the sample should be drawn. Important to note is that, since the

sample was not selected randomly from the larger population, the sample may not have the same characteristics as the larger population. Also, the majority (n=301/500; 60,2%) of the surveys were completed online and online surveys may have not reached a rational representation of the targeted audience. This is attributed to the fact that some people may not have access to the internet. Therefore, the results presented in this chapter may not be generalised to the larger banking or South African population. Nevertheless, as explained by Mouton (1998:80), the researcher may in this case apply analytical induction which allows for findings from small samples to be generalised to cases that depict similar characteristics as the sample (see section 2.2.1).

The survey targeted adults residing in the Gauteng province who are active clients with any of the South African banks. Moreover, since *The Carrying of Cash Safely Campaign* mainly targets three types of bank clients (see Annexure L), namely the individual client, small businesses and *stokvels*/saving clubs, the questionnaire was sub-divided into sections (see section 2.3.3.2 and below) to be completed specifically by the mentioned three types of bank clients (also see Annexure G).

**Section A:** Demographical information.

**Section B:** Personal banking preferences.

**Section C:** Small business owners.

**Section D:** *Stokvel*/society/cash saving clubs.

**Section E:** Preventative measures.

**Section F:** Victimisation as a result of associated robberies.

The survey was available in a printed copy as well as electronically. Participants were able to choose the method they were most comfortable with. The overall number of participants who took the survey was 500 (see section 2.3.1).

### **5.1.2 Data collection**

To gather data on perspectives and opinions of the general public or bank clients on the crime of associated robberies, self-administered survey questionnaires were distributed around the Gauteng province in South Africa.

A cover page was placed first, which introduced participants to objectives and aims of the study. The first section of the questionnaire asked questions on participants' demographical information. This section was put first in order to avoid starting off the survey with sensitive questions, which may have discouraged participants from continuing with the questions. Close-ended questions were used in order to eliminate participants being bored by asking questions which required them to write long answers and explanations. Only the questions which were in line with the objectives of this specific phase of the research were asked and grouped together. Lastly, when compiling the questions, jargon was avoided, but in cases where subject-specific language was used, explanations were provided in brackets (see section 2.3.1 and Annexure G).

In addition, to ensure validity of the measuring instrument, the questionnaire was sent to the study supervisor and SMEs after which their comments were incorporated to produce a better and valid product (see sections 2.3.1 and 2.4.2.1). Moreover, before the empirical work commenced it was piloted on a few individuals who depicted the same characteristics as the sample (see sections 2.3.2 and 2.4.2.1). This was done in order to ensure that the questionnaire was valid. To ensure reliability of the data being collected through the use of the survey, close-ended questions (as explained above) were asked and thus all participants answered the same questions in the same order (see section 2.3.3.2 and 2.4.2.2). Subsequently, this method allowed for comparison between the responses given by the different research participants.

### **5.1.3 Data analysis**

As discussed in section 2.3.4.2, Microsoft Excel 2010 was used to calculate descriptive statistics for the quantitative data. The reason for using descriptive statistics was mainly to *explain* and *describe* the topic at hand. Moreover, due to the fact that the primary goal of this research was to *explore* the phenomenon of associated robbery, the statistical analysis of the data was basic in nature and thus univariate analysis was followed (see section 2.3.4.2). As explained by Mouton (1998:163) the aim of univariate analysis is to have an understanding of the data by evaluating one variable at a time. As a result, univariate results are mostly presented

in a form of frequency tables, graphs and pie-charts (Mouton 1998:163). However, the use of bivariate analysis was utilised in some instances where the correlation coefficient (which indicates the strength of the relationship between two variables) was calculated (also see section 2.3.4.2). Bivariate analysis, as explained by Mouton (1998:163), focuses on finding out if there is a relationship between variables.

## **5.2 ANALYSIS AND INTERPRETATION OF DATA**

### **5.2.1 Section A: Demographical information**

As explained by Connelly (2013:269) demographics are important because they are characteristics of a population. Thus, when researchers collect demographical information, the main aim is to inform readers about the sample of the study in relation to its representativeness of the population under study. As such, it is the hope of every researcher, particularly quantitative researchers, that the sample is representative of the larger population being studied. Nonetheless, it is acceptable that in some cases sample representativeness is not possible; especially in instances where random selection of participants (as was the case of this study) is not feasible.

Demographical information was collected in this research for the following reasons: Firstly, the researcher wanted to (at the outset) define the sample from which data were collected. It is important that the readers know who was filling in the survey, and that may be achieved through the analysis of participants' demographical characteristics. Secondly, by defining the sample through the use of demographics, the researcher was able to determine if the study did reach the target audience and that the sought data were effectively gathered. Lastly, although it is not an aim of this research to generalise results, knowing the distribution of demographic characteristics of the participants was somewhat of assistance in the determination of how close the sample duplicates the population under study. In this way comparison between the demographical data of the sample and that of the larger population can be made (Connelly 2013:269). Even so, Connelly (2013:269) warns that demographical information required for the study should be carefully collected and it must be relevant to the study.

Under Section A respondents answered questions pertaining to their demographical information in terms of gender, race, nationality, age, educational background/level and occupation (see Annexure G).

### **5.2.1.1 Gender**

Due to the fact that men and women are not the same in both stature and thinking (based on their unique societal roles), it was imperative to include gender as one of the variables with the aim of collecting varied perspectives.

**Frequency table 4: Participants' gender**

<b>Gender</b>	<b>Frequency (N)</b>	<b>Percentage (%)</b>	<b>Rank</b>
Male	157	31,4	2
Female	343	68,6	1
<b>Total</b>	<b>500</b>	<b>100</b>	

Frequency table 4 depicts that 68,6 per cent (n=343) of the sample was made up of females, while males made up 31,4 per cent (n=157) of the total sample size. The fact that the number of females who took the survey ranked higher than that of males, matched the results of the 2016 mid-year population estimates which reported that females represented 51 per cent of the South African population while males represented 49 per cent (Statistics South Africa 2016:2). However, due to the fact that in general women feel more vulnerable (where crime victimisation is concerned) they may have been more inclined to take the survey. Consequently, the study sample may be skewed.

### **5.2.1.2 Race**

Frequency table 5 shows that African nationals contributed the highest number (n=413), followed by whites (n=69) and coloureds (n=9). Asians and other population groups contributed the lowest numbers to the sample, with eight and one respondent(s) respectively.

**Frequency table 5: Participants' race**

Race	Frequency (N)	Percentage (%)	Rank
African	413	82,6	1
Asian	8	1,6	4
Coloured	9	1,8	3
White	69	13,8	2
Other	1	0,2	5
<b>Total</b>	<b>500</b>	<b>100</b>	

The number of African nationals who partook in the study is corroborative to the number of the larger South African population as reported by Statistics South Africa (2016:2), where Africans represented the highest percentage (80,7%) for the 2016 mid-year population estimates. As in the case of the gender variable, the actual number of bank clients broken down into race could not be attained. This is attributed to the fact that during the search of literature such information was not available.

### **5.2.1.3 Nationality**

Frequency table 6 depicts that 97,4 per cent of the participants were South African while only 2,6 per cent were non-South African.

**Frequency table 6:** Participants' nationality

Nationality	Frequency (N)	Percentage (%)	Rank
South African	487	97,4	1
Other	13	2,6	2
<b>Total</b>	<b>500</b>	<b>100</b>	

### **5.2.1.4 Age**

Due to the fact that the study sample included only adults (18 years and older), the age variable was included in order to ensure that only those who fall under the specific age category take the survey. Also, this variable was included because it is common knowledge that opinions on various topics may differ based on different age groups; the survey was open to be taken by any adult (residing in the Gauteng province) who has a bank account with any of the South African banking groups to allow the collection of voluminous and diverse opinions.

In answering this question, participants were asked to provide their age in the number of years (see Annexure G) after which, during the analysis of data, age categories were developed. It is noted that the latter method of asking respondents for their age should have been utilised in the beginning to eliminate refusal to reveal age by five per cent of the participants (n=25), as indicated in Frequency table 7. The researcher believes that refusal to reveal age may possibly be attributed to the fact that age tends to be a sensitive issue to some people.

Frequency table 7 reflects that the second lowest number (n=5) of respondents is attributed to those who are in the 61-64 age category, with those who are 65 years or older reporting the lowest number (n=2) of participants. It is assumed that the former and the latter may be due to the fact that the bulk of surveys were submitted online, as reported above and in Chapter 2. Consequently, it may be anticipated that older bank clients may not have had the resources or the knowledge to do the survey online.

**Frequency table 7:** Participants' age

Age	Frequency (N)	Percentage (%)	Rank
0 (Refusal to reveal age)	25	5	7
18 -24	30	6	5
25 – 30	150	30	1
31 – 35	124	24,8	2
36 – 40	68	13,6	3
41 – 45	47	9,4	4
46 – 50	29	5,8	6
51 – 55	9	1,8	9
56 – 60	11	2,2	8
61 – 65	5	1	10
65>	2	0,4	11
<b>Total</b>	<b>500</b>	<b>100</b>	

Also, the main method of distributing the survey was through social media platforms such as Facebook and WhatsApp, which are frequently used by the younger generation as opposed to the older generation. Moreover, during the face-to-face accidental sampling of participants in shopping malls, direct contact was made mostly with younger people. This may be closely linked to the fact that in South Africa – and dependent on policy from company to company – it is the norm that the formal

retirement age starts at 55 years [early retirement] through to 60 years [normal retirement] to 65 years [compulsory retirement] (Western Cape Government 2014). Subsequently, it may be expected that people in these age groups (more especially those in the normal and compulsory retirement brackets) may prefer to spend more time in their homes as opposed to frequenting places such as banks and shopping malls.

Important to note is that, opposed to the current study where the age of an adult was determined to start at 18 years, the adult age based on banking inclusion starts at 16 years (Finmark Trust 2015:2, 6). The FinScope South Africa 2015 consumer survey reports that 87 per cent (n=32,5 million) of South African adults were financially included during 2014 (Finmark Trust 2015:7). Similar to the previous demographical variables, the report does not specify the number of financial inclusion per age.

#### **5.2.1.5      *Educational background and occupation***

As commonly known, there are differences in opinions between respondents with different educational backgrounds or level, as well as different occupations. It is for this reason that these two demographical characteristics were an integral part of this study. Also, the researcher envisaged collecting data from bank clients of various educational backgrounds and occupations, with an assumption that banking behaviour and preferences differ based on the aforementioned demographical characteristics. As such, to once again avoid collecting one-sided data, the survey was meant to be as inclusive as possible where educational backgrounds and occupations of participants were concerned.

**Frequency table 8: Participants' educational background**

<b>Educational background (highest qualification)</b>	<b>Frequency (N)</b>	<b>Percentage (%)</b>	<b>Rank</b>
Secondary Schooling below grade 12	12	2,4	4
Grade 12	58	11,6	2
Post-school vocational training	36	7,2	3
Tertiary (university)	387	77,4	1
Other	7	1,4	5
<b>Total</b>	<b>500</b>	<b>100</b>	

Frequency table 8 shows that the highest number (n=387) of participants have a tertiary education. This may, once again, be attributed to the fact that the survey was mostly completed online and thus it may have been easier for those with a tertiary education to participate in the study, since they may be more computer literate.

Where occupation is concerned, Frequency table 9 shows that 72,8 per cent of participants were formally employed. Comparable to the reasons given for educational level, formally employed participants contributed the highest number (n=364) to the total sample, since it may be presumed that they had more access to computers in comparison to people in the other occupation categories.

**Frequency table 9: Participants' occupation**

<b>Occupation</b>	<b>Frequency (N)</b>	<b>Percentage (%)</b>	<b>Rank</b>
Student	30	6	4
Part-time worker	34	6,8	3
Formally employed	364	72,8	1
Business owner/director	48	9,6	2
Unemployed	18	3,6	5
Pensioner	6	1,2	6
<b>Total</b>	<b>500</b>	<b>100</b>	

### **5.2.2 Section B: Personal banking preferences**

As elucidated by Bester and Bronkhorst (2015:1) the utilisation of various ways of payments has been in existence for many years. However, since the inception of money a monumental change has taken place in payment methods, to a point where people can now for example enjoy the freedom of using online payment services (Bester & Bronkhorst 2015:1). Currently South African clients are presented with

several methods of payment such as cash, debit and credit cards, card-less banking, and mobile disbursement (Bester & Bronkhorst 2015:1). Despite the increase in options of mobile payments, it seems as though cash payment is still the preferred mode of payment for the following reasons: Firstly, cash payments offer the consumer an opportunity to enjoy anonymity, global acceptability and instant gratification, as well as immediate settlement (Gogoski 2012:443). Bester and Bronkhorst (2015:6) add that consumers are still forced to carry cash to pay for some goods and services. Subsequently, for as long as people are still carrying cash around, the crime of associated robbery (where cash is the desired commodity), will prevail. It is for this reason that the researcher envisaged to assess the level of associated robbery risk that research participants were exposed to, through asking questions relating to their preferred mode of payment (i.e. cash or Electronic Funds Transfer [EFT]). To achieve the latter, section B of the survey dealt with personal banking preferences such as payment method(s); reasons for preferring specific mode of payment(s); cash withdrawal and deposit frequency; and reasons for withdrawing or depositing cash.

#### **5.2.2.1      *Payment method preference***

Borzekowski and Kiser (2006:890) hold the view that a client's payment method choice is largely driven by two factors, namely demographics and characteristics of the payment instrument(s). In corroboration with the aforementioned (Carow & Staten 1999:413) report that in their research demographic variables played a significant role regarding the cash versus card decision. It is for this reason that demographical information, as discussed in the previous section, will be utilised to explain associations between banking preferences and behaviour in relation to the different groups represented by the sample. By doing this the researcher envisaged to determine demographical characteristics of associated robbery victims to explore if (in comparison to other groups based on demographics) a particular group of individuals is more inclined to take part in risky banking behaviour, which may potentially expose them to being targets for associated robberies.

When asked which method of payment participants preferred, the vast majority (n=432; 85,4%) indicated that they preferred the Electronic Funds Transfer (EFT) or swiping their cards at a POS. On the contrary, only 13,6 per cent (n=68) of participants

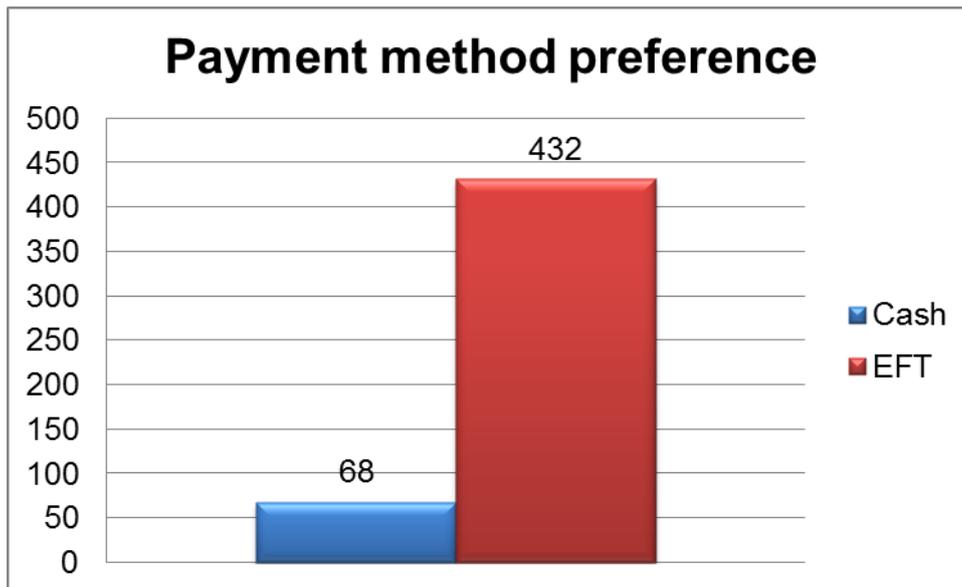
chose cash as their preferred payment instrument. As a result, based on the above results, EFT payment may in this study be considered as the number one payment method preferred.

In an attempt to determine if there is any linear or positive relationship between a preferred payment method and the likelihood of victimisation, a correlation co-efficient relationship was calculated and  $r$  equalled to -0,09. Therefore, the value of  $r$  means that there was no positive correlation between the preferred method of payment and the likelihood of being a victim of associated robberies. However, even though EFT may be the *preferred* payment method, it is not always possible for clients to make EFT payments, due to the nature of certain businesses and/or lack of infrastructure. Therefore, the client may prefer EFT payment, but is forced to make a cash payment in cases where EFT options are not available (see section 5.2.2.3).

Important to note is that when the correlation co-efficient between educational background and cash as preferred method of payment was calculated, the value for  $r$  equalled to 0,21. This means that there was a weak positive relationship between participants' level of education and method of payment (i.e. cash or EFT). This may possibly mean that there is a slight probability that those who are less educated or technologically incompetent may prefer to transact via cash, as opposed to EFT. This aspect should be explored more thoroughly in future research.

Besides educational background, it was found in this study that general demographic variables played an insignificant role where the choice of payment method is concerned. This is attributed to the fact that regardless of age, gender and race for example, EFT was preferred across the board as the instrument of payment – as shown in Chart 7 and the above discussion. Even so, of the 30 respondents in the 18-24 age category, 10 chose cash as their preferred method of payment. This is somewhat high, considering the total number of participants falling under this age group. It is assumed that this may have been the case with the age group in question because they are still fairly young in comparison with the other groups, and they may still be dependent on other people financially and thus do not use banking services as much as the older research cohorts.

**Chart 7:** Payment method preference



To follow up on the previous question, participants were asked to list the reasons for their preferred mode of payment. Due to technological changes, payment instruments have evolved (Leinonen 2009:11). As a result the advances in technology have affected how consumers pay, as well as payment behaviours of the society (Leinonen 2009:11).

In this study some participants provided reasons why they prefer EFT as the main instrument of payment. This question was not mandatory and thus not all participants completed it.

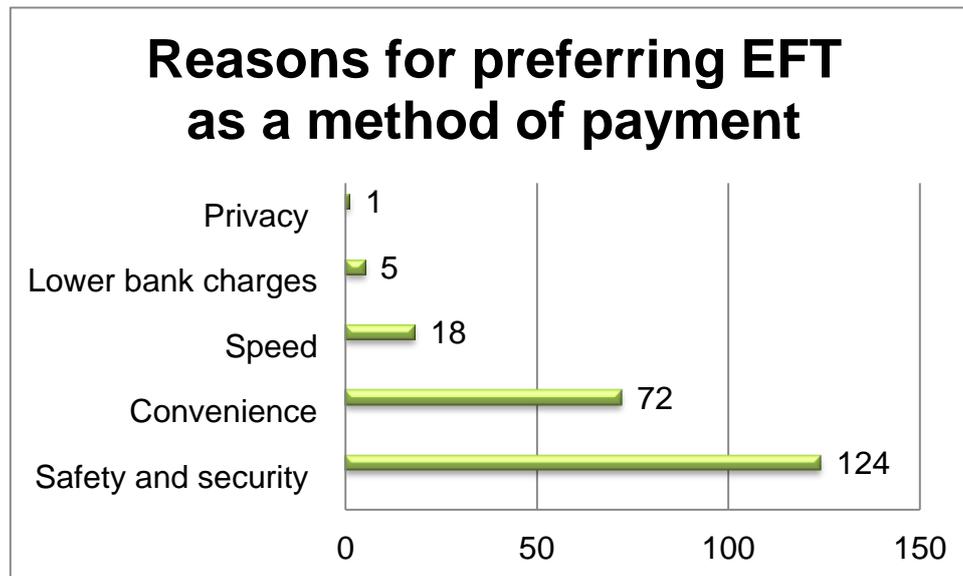
- **Safety and security**

As depicted in Chart 8, safety and security was chosen by 124 respondents as the main reason why they preferred EFT as a method of payment rather than cash.

- **Convenience**

Convenience of the EFT payment system (which among others includes the ease with which payments are processed; avoidance of bank queues and accessibility; being able to use the system anywhere and anytime), was selected by 72 respondents as the second reason why they choose it over cash. To support this choice, Carel Goosen (Shoprite Checkers Deputy Managing Director) states that: "On-line debit cards offer consumers convenience, security and savings, and Shoprite Checkers believes that its customers also deserve those benefits" (Shoprite 2002).

**Chart 8:** Reasons for preferring EFT



- **Speed**

As stated by Bester and Bronkhorst (2015:2), another reason for choosing a specific payment method is the speed at which a transaction is performed. In this study 18 respondents reported that they preferred to use the EFT method because the transactions are completed quicker than when having to stand in a bank queue to withdraw cash then stand in another queue to make a payment.

- **Lower bank charges**

According to Ten-Raa and Shestalova (2004:204) one of the driving forces behind a customer's selection of a payment method is the cost attached to the specific method. Costs are often fixed, but may vary depending on the payment method (Ten-Raa & Shestalova 2004:204). As explained by Ten-Raa and Shestalova (2004:204) "electronic payments have high fixed but low variable costs and, therefore, are cost effective for big payments". Five respondents in this study reported that they preferred to pay for their merchandise via EFT, because EFT charges are lower in comparison to charges incurred when withdrawing hard cash.

- **Privacy**

Only one participant indicated that he/she favoured EFT due to the privacy it offers by being able to pay for goods and services in the comfort of one's home.

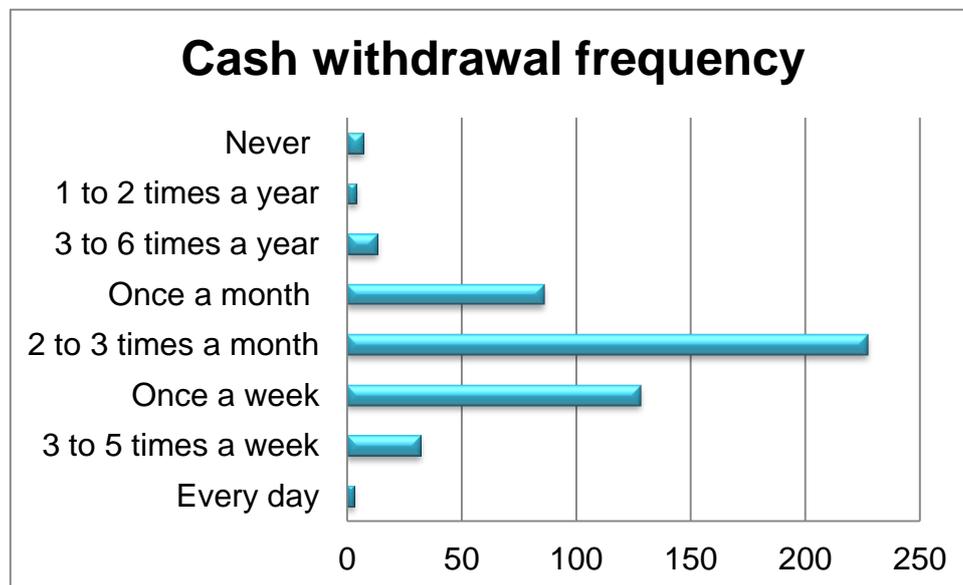
Reasons for using cash as a method of payment are explored in detail in the section that follows.

### 5.2.2.2 *Cash withdrawal frequency and reasons for withdrawing cash*

Almost half of the participants (n=227; 45,4%) revealed that they make cash withdrawals two to three times in a month, followed by just over a quarter (n=128; 25,6%) reporting that they preferred making cash withdrawals once a week, after which 17 per cent (n=86) reported that they usually withdraw cash only once in a month.

Only three participants indicated that they withdraw cash every day while seven said that they never make any cash withdrawals.

**Chart 9:** Cash withdrawal frequency



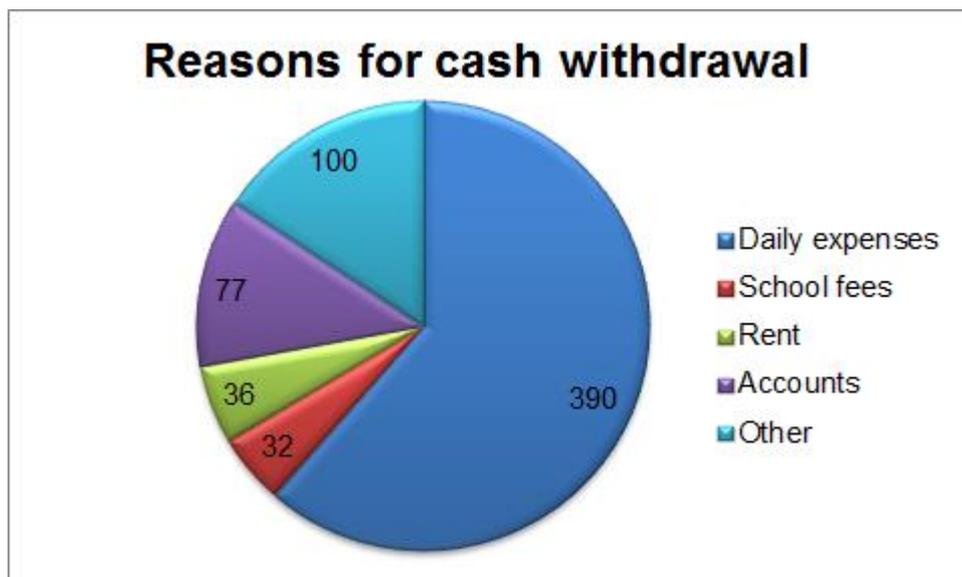
In attempting to ascertain if a relationship exists between frequency of cash withdrawal and victimisation, the correlation co-efficient was calculated of which the value of  $r$

equalled -004. This value indicates that, in this study, no linear relationship was present between cash withdrawal frequency and victimisation.

Chart 10 indicates the reasons provided for withdrawing cash. Daily expenses (which include transport fare, lunch, household needs, etc.) were indicated as the main reason by 390 respondents. After the daily expenses, “Other” (which was unspecified) ranked second (n=100) as the reason for withdrawing cash, followed by payment of accounts such as clothing, furniture and utility (n=77). The least likely expenses to be paid for via cash were housing rent (n=36) and school fees (n=32) respectively.

Important to note is that for this question respondents were allowed to choose all the options which were applicable, and thus in many cases more than one response per person was evident (which would then not total to 500 respondents or 100%).

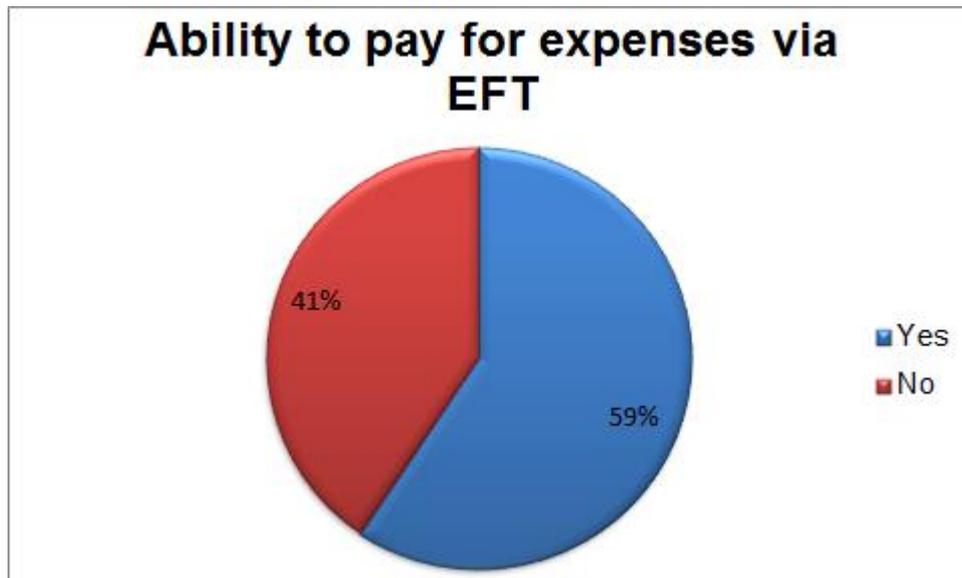
**Chart 10:** Reasons for cash withdrawal



### **5.2.2.3 Ability to pay for expenses via EFT**

As a follow-up question to the above question, participants were asked if they were able to pay for the abovementioned expenses via EFT or POS card machine payment. More than half (59%; n=297) said they were able to use alternative methods of payment other than cash, while 41 per cent (n=203) said they could only pay using cash.

**Chart 11:** Ability to pay for expenses via EFT



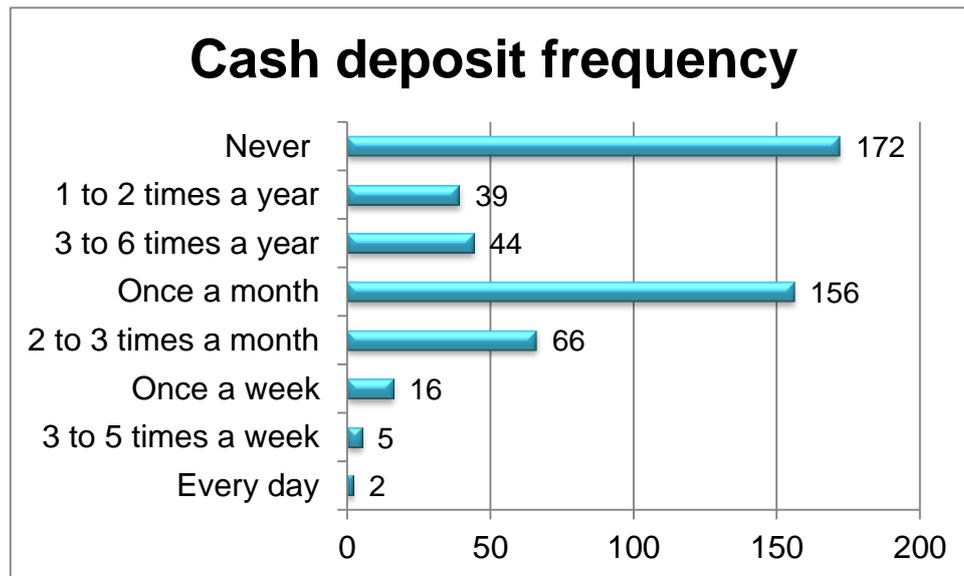
Those who reported that they could only pay with cash, were then asked to give reasons for their response and the following dominated:

- Twenty one respondents stated that they use cash mostly for parking tickets, car guards and other small items such as cigarettes.
- Twelve others indicated that they withdraw cash to pay for goods at shops and/or vendors that do not have the POS card machines or if the system is out of order.
- Eleven participants revealed that they still pay their domestic helps via cash.
- Nine participants revealed that they have to withdraw cash on a regular basis because they use public transport; as such cash is acceptable to pay for the fare, especially in conventional taxis.
- Six mentioned that they use only cash to give church offerings and/or tithes, while three of the respondents mentioned that they need cash to pay for their *stokvel*/social club contributions.

#### **5.2.2.4 Cash deposit frequency**

Chart 12 illustrates that 172 participants said that they never make any cash deposits. However, among those who do make cash deposits, once a month was reported as the highest frequency with 156 participants reporting making cash deposits that often, followed by two to three times a week (n=66); three to six times a year (n=44) and one to two times a year (n=39).

**Chart 12:** Cash deposit frequency



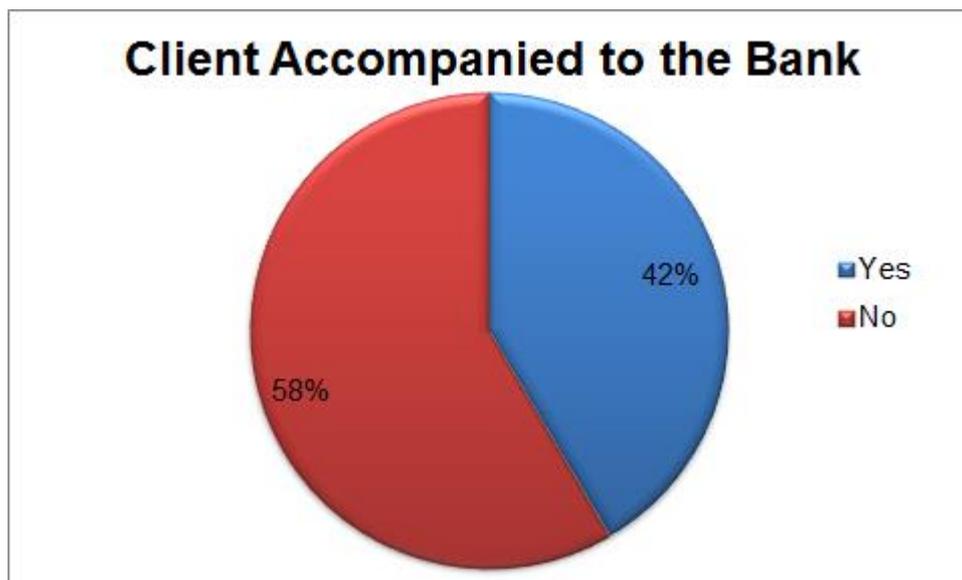
#### **5.2.2.5 Client accompanied to the bank**

This section was answered by a total of 368 respondents. This is attributed to the fact that the section was reserved for those who, at times, do make cash deposits or withdrawals of large sums of cash. Due to the fact that a large sum is relative, the variable was not defined and thus it was left to the respondents to decide what a large sum meant for them personally. Respondents were then asked if (when they affect deposits or withdrawals of large amounts of money) they are accompanied by someone they trust. Only 42 per cent (n=153) of the participants reported that they go to the bank with someone when making large cash withdrawals or deposits, while more than a half (58%, n=215) reported going alone.

Of the 368 respondents who completed this section, 107 were males and 261 were females. Furthermore, 142 females – in comparison to 72 males – reported that when they affect deposits or withdrawals of large amounts, they are often unaccompanied

by someone they trust. The latter figures may be attributed to the fact that the vast majority of participants were female. In order to determine whether there is a relationship between going to the bank unaccompanied and the likelihood of victimisation, the correlation coefficient was calculated and the value of  $r$  was 0,03. This figure indicates that there was, in this study, no linear relationship between going to the bank alone and being victimised.

**Chart 13:** Client accompanied to the bank



### 5.2.3 Section C: Small business

This section was reserved for only those who are owners of small businesses (see Annexure G).

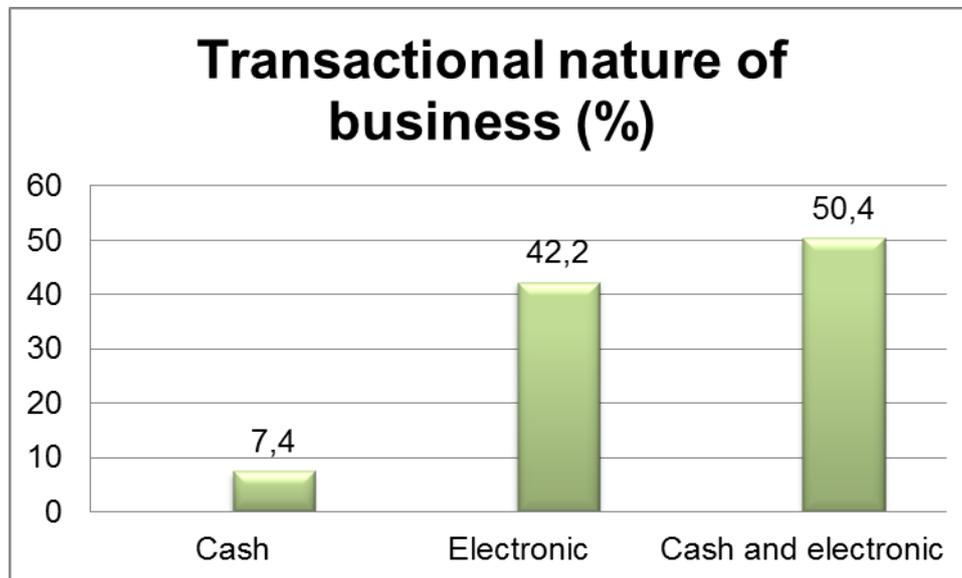
#### 5.2.3.1 *Transactional nature of the business*

Out of the 135 participants who indicated that they were directors of small businesses, 7,4 per cent ( $n=10$ ) reported that their business accepted cash only, while 42,2 per cent responded that their POS system catered for both cash and EFT/card payments.

More than half (50,4%) of the participants indicated that their customers have a choice to pay for goods or services through the use of either cash or EFT/card. Pursuant to the latter, Arango and Taylor (2009:15) emphasise that the competitiveness of the

marketplace encourages merchants to allow consumers to choose between either cash or card payment.

**Chart 14:** Transactional nature of business



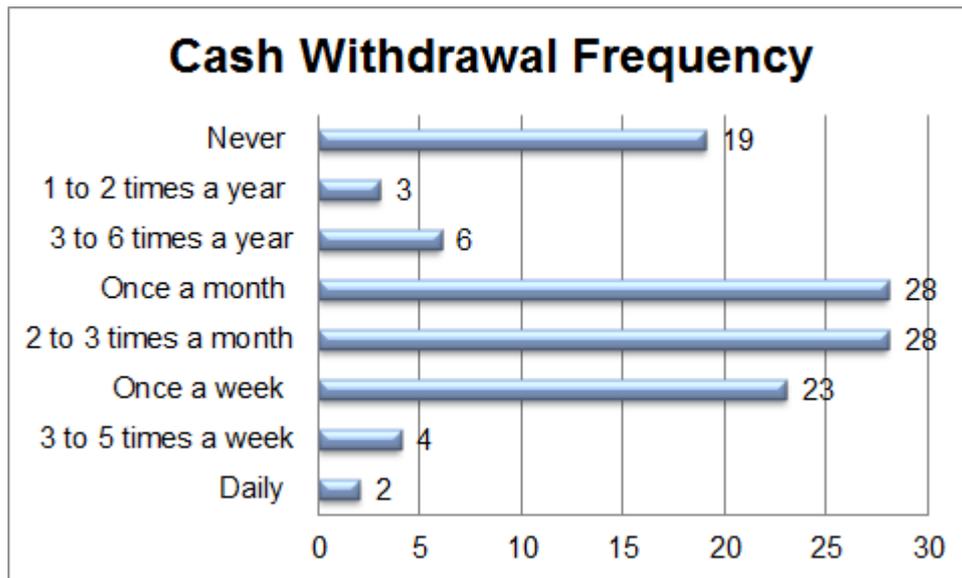
### **5.2.3.2 Cash withdrawal frequency**

This section was completed by 133 participants. When asked how many times they affected cash withdrawals, “once a month” and also “two to three times a month” were selected by 28 respondents each, followed by “once a week” with 23 respondents, and “never” being chosen by 19 participants. Three to five times a week and daily presented the lowest number of respondents with four and two responses respectively.

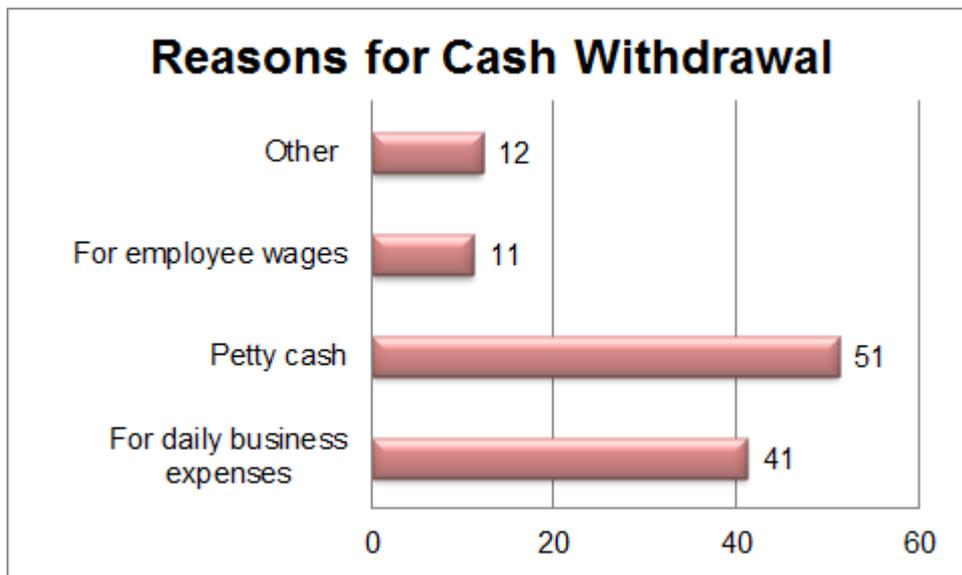
Reasons for cash withdrawal were presented as follows:

- Petty cash (n=51).
- For daily business expenses (n=41).
- Other (not specified) (n=12).
- Employee wages (n=11).

**Chart 15:** Cash withdrawal frequency (business)



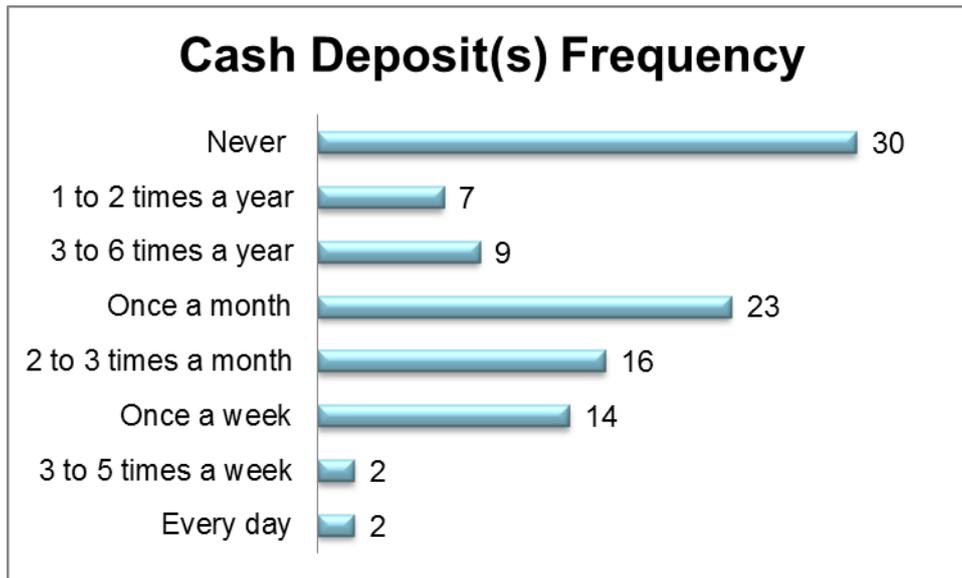
**Chart 16:** Reasons for cash withdrawal (business)



#### 5.2.3.3 *Cash deposit frequency*

This section was completed by 103 small business owners. Chart 17 shows that 30 respondents reported that they never deposit cash, followed by 23 reporting that they make cash withdrawals once a month. Sixteen small business owners said that they withdraw money two to three times in a month, while 14 reported that they deposit cash only once in a week. Only two participants revealed that they make cash deposits three to five times a week, while the last two said they deposit cash daily.

**Chart 17:** Cash deposit frequency (business)

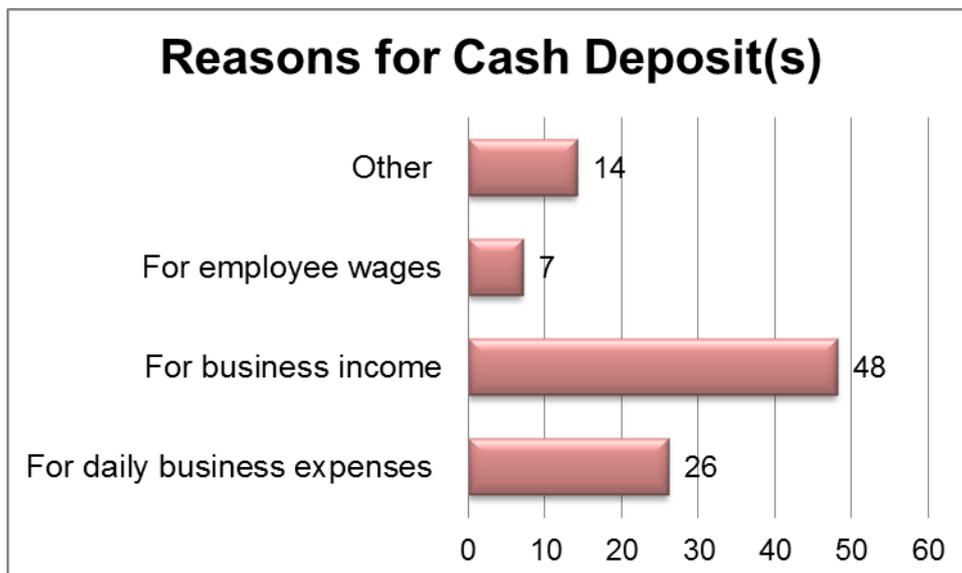


#### **5.2.3.4 Cash deposit reasons**

Reasons for cash deposits were presented as follows:

- Business income (n=48).
- Daily business expenses (n=26).
- Other (not specified) (n=14).
- Employee wages (n=7).

**Chart 18:** Reasons for cash deposit (business)

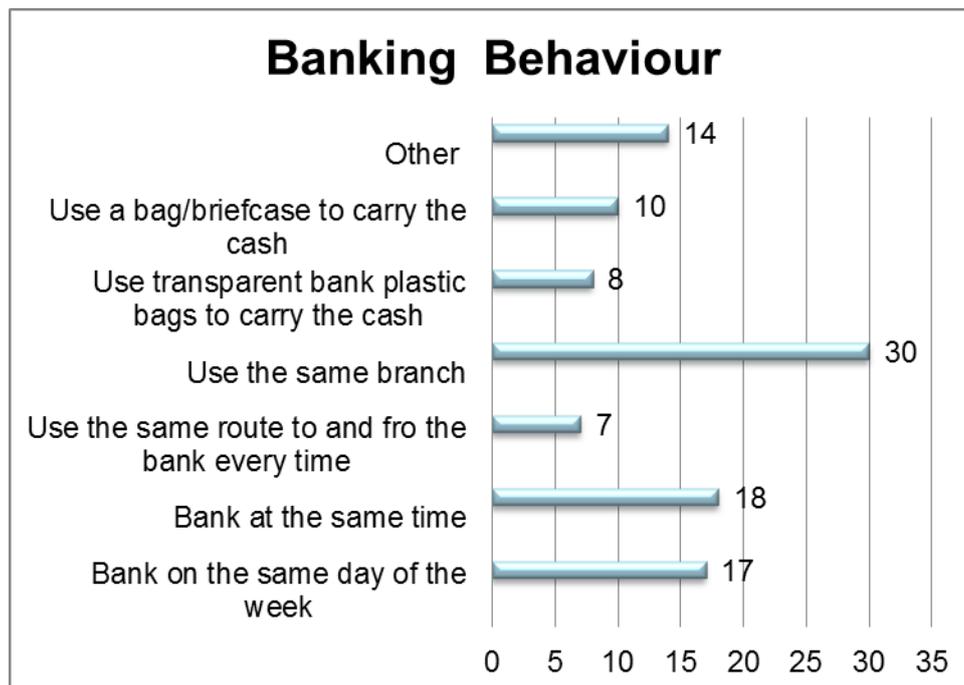


### 5.2.3.5 Banking behaviour

For this question respondents were free to choose more than one applicable option. Through this section the researcher envisaged to describe banking behaviours which place business owners at risk of being victimised.

Chart 19 shows that 14 research participants selected “Other” as a banking behaviour, which was not defined or specified. Where the carrying of cash to the bank is concerned, 10 of the respondents stated that they use a bag/briefcase, whereas eight stated that they preferred using transparent bank plastic bags. It was important to establish clients’ banking behaviour in the way they carry cash, since SABRIC warns that to eliminate opportunity for associated robbery, clients should not use means (i.e. briefcase, bank plastic bags, etc.) which will make it too obvious that they have large sums of money – lest they attract robbers.

**Chart 19:** Banking behaviour (business)



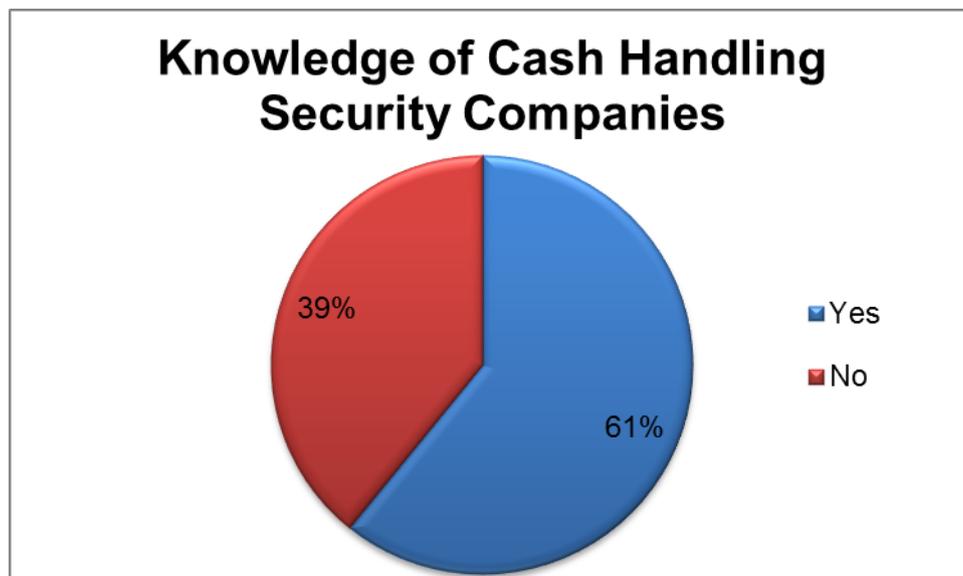
Questions were asked to determine routine activity behaviours such as using the same branch every time; using the same route to and from the bank every time; banking at the same time of the day; and banking on the same day of the week. Chart 19 shows that 30 merchants reported that the person responsible for banking uses the same

branch all the time. The second most significant behaviour reported by 18 business owners is that they bank at the same time of the day, followed by banking on the same day of the week (n=17). Seven respondents indicated that they use the same route to and from the bank every time. As explained before, these behaviours (if not guarded against) can increase the risk of bank clients being victims in accordance to the principles of opportunity theories – more especially the routine activities theory (see 6.2.1). As stressed by Maree (2015) in Chapter 3 (section 3.4.2.1 under target selection), following the same routine by clients facilitates the ease with which offenders observe their activities or gather information. Subsequently, after the motivated perpetrator has used the four components (i.e. value, inertia, visibility and accessibility) (see Smith & Clarke 2012:296 and section 4.2.2) to identify and gather information on the potential victim, their convergence (i.e. offender and client) in time and space increase the chances of victimisation (also see section 6.2.1).

#### **5.2.3.6 Knowledge of cash-handling security companies**

When asked if they knew of cash-handling security companies, 61 per cent of the respondents said “yes” while 39 per cent answered “no”.

**Chart 20:** Knowledge of cash-handling security companies



Those who stated “yes” were then asked to state reasons why they do not use the abovementioned services. The following were indicated as reasons:

- Business is still very small (n=23).
- Too expensive (n=11).
- Do not handle cash (n=6).

In agreement with the latter, Bester and Bronkhorst (2015:6) assert that using cash-handling security companies will have cash implications, such the handling fee for the company to collect the cash; insurance charges against robbery and fire; and banking cash deposit fees. As a result, Bester and Bronkhorst (2015:6) recommend that in order to minimise these cash-handling costs, merchants should lower the amount of cash in their stores. In essence this means that merchants should encourage their clients to use the EFT payment method as opposed to cash.

#### **5.2.4 Section D: *Stokvel*/society/saving clubs**

This section was only for those clients who are part of a *stokvel* or saving club (see Annexure G).

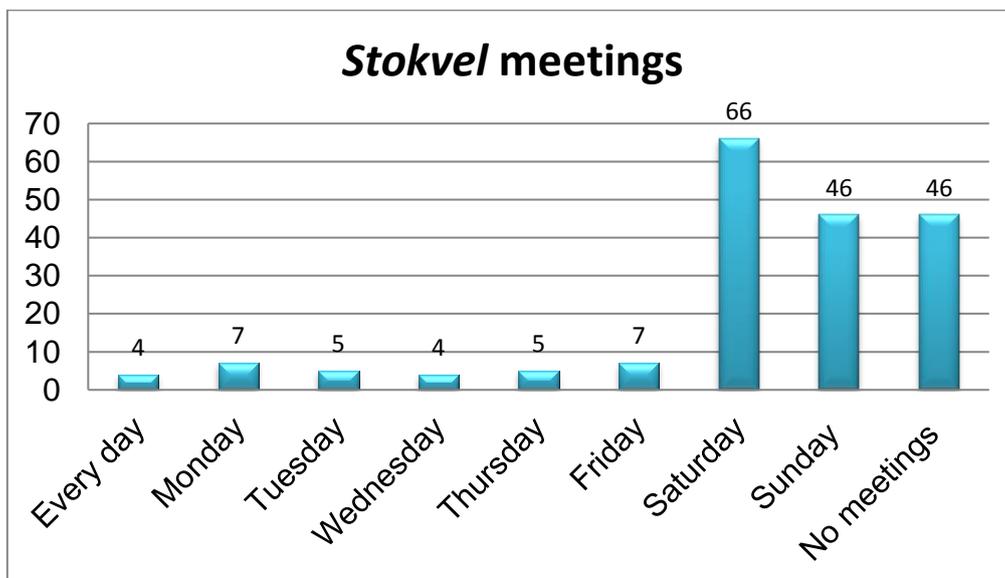
##### **5.2.4.1 *Stokvel* meetings**

Out of the total sample of 500, only 190 participants responded to this question.

Chart 21 depicts that 34.7 per cent (n=66) of participants reported that they have their *stokvel* meetings on a Saturday, followed by those who either hold their meetings on Sundays or do not have meetings at all, representing 24.2 per cent each to the total sample. A small number indicated that their meetings took place on other days. Traditionally, *stokvel* meetings take place in the afternoons after each member has taken care of household chores and/or has run various errands. Bank operating hours across South Africa are normally from 09:00 to 13:00 on Saturdays, meaning that at the end of *stokvel* meetings banks are already closed. Consequently, members leave the money with the host or treasurer who will then only bank their contributions on a week day (i.e. the following Monday). As a result, the wait for the bank to open on Monday does not only increase one's risk of being robbed at home, but also the chances of being followed and being robbed on the way to the bank. This is attributed to the fact that *stokvel* meetings are a social highlight in many communities and thus

when it is one's turn to host a *stokvel*, everybody (including criminals) in the community will be aware of the meeting taking place. In this way an opportunity is created for the commission of crime (i.e. robbing *stokvel* members of their cash contributions) (see opportunity theories, sections 6.2.1, 6.2.2, 6.2.3, 6.2.4 and 6.2.5).

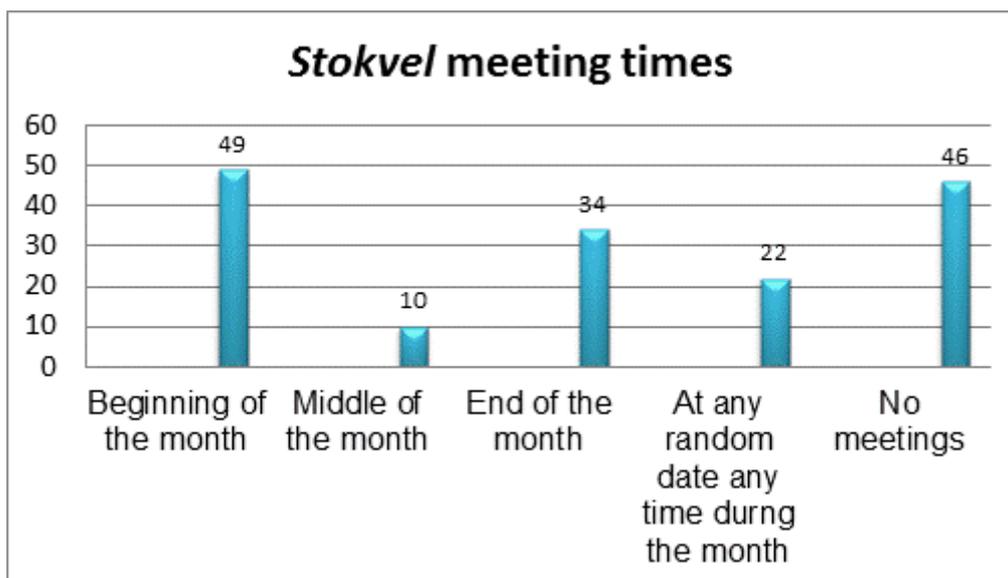
**Chart 21:** *Stokvel* meetings



#### 5.2.4.2 Meeting time

Based on the number of responses depicted in Chart 22, this question was answered by 161 respondents. Apart from those who do not have meetings (n=46), more than half (51,5%) of the respondents (n=83) reported that their meetings are held at the end of the month (34) and beginning of the new month (n=49). This could be attributed to the fact that in general most people receive their salaries during the end of the month, and thus they will have money available to pay their contributions. As reported by Maree (2016), high risk days for associated robberies in order of priority are the 15<sup>th</sup>, 25<sup>th</sup>, 26<sup>th</sup>, 29<sup>th</sup>, 27<sup>th</sup>, 30<sup>th</sup> and 1<sup>st</sup>. During 2016 more incidents were reported on the 15<sup>th</sup> of the month, but the period between the 25<sup>th</sup> to the 30<sup>th</sup>/31<sup>st</sup> is deemed a high risk period for associated robberies. Due to the fact that not all months have 31 days, the 31<sup>st</sup> may not always be reported as a high risk day.

**Chart 22:** *Stokvel* meeting times



Nonetheless, it is highly likely that victimisation risk during the mentioned dates is attributed to the fact that most people get paid during those dates and thus perpetrators are mostly active around those times seeking for opportunity, as they know that people have money (see section 6.2 on opportunity theories). It is for this reason that SABRIC advises (in order to decrease opportunity), that *stokvel* members should refrain from going to the bank to pay in contributions on high risk days such as a Monday after month end (see Annexure L).

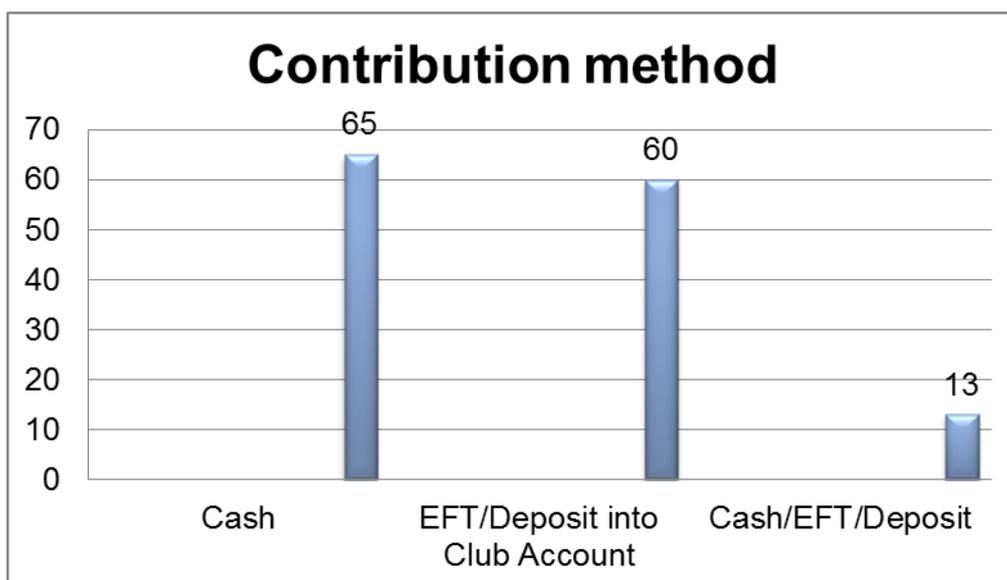
#### **5.2.4.3 Method of making contributions**

This section was completed by a total of 138 *stokvel* members. Almost half of participants (47,1%; n=65) who answered this section reported that cash is collected from each member during the meetings, while 43,5 per cent (n=60) reported that each member pays their contribution into the club's banking account. Only 9,4 per cent of the respondents (n=13) reported that members have a choice between the two payment methods.

Although members have an option of paying their contribution into the club's account, there are *stokvels* which still accept cash only, as depicted in chart 23. As such, the risk of victimisation is increased for those who make cash contributions (more especially for the member who is responsible for depositing the collected cash). It is for this reason that SABRIC advises saving clubs to decrease opportunity (see section

6.2) by making an arrangement for members to deposit the cash directly into the club's account (also see Annexure L). Removal of target and reduction of temptation as ways of minimising opportunity are also recommended under sections 7.4.1.1 and 8.2.7 (also see qualitative findings in section 4.3).

**Chart 23:** Method of contribution

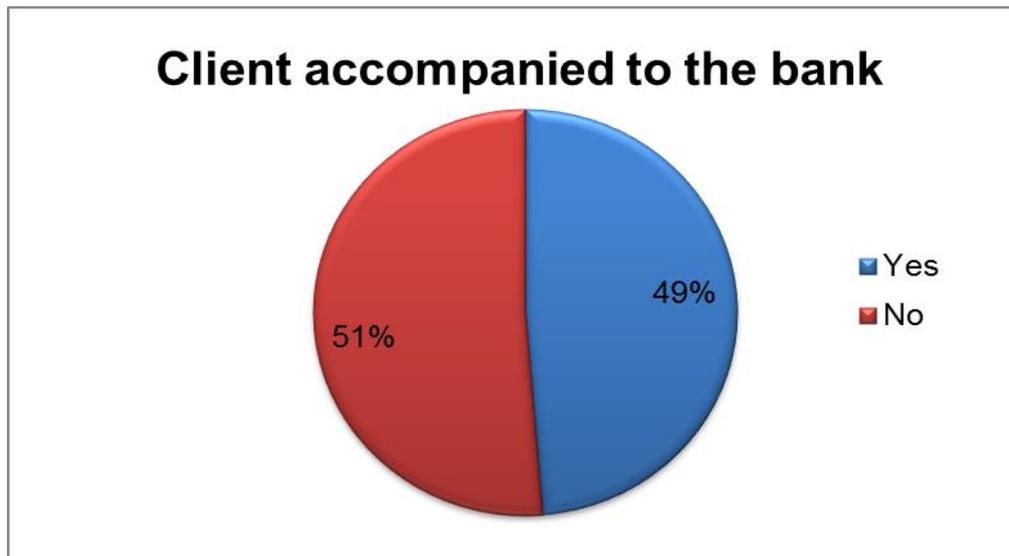


In addition, SABRIC recommends that a further arrangement should be made for the members' pay-outs or share to be made into their personal accounts (see 7.4.1.1 and Annexure L).

#### **5.2.4.4 Client accompanied to the bank**

This question was answered by a total of 117 members and thus the percentages in the pie chart were calculated based on the total number of participants who responded to this specific question. When asked if whoever is doing the banking for the society is accompanied by someone (i.e. another member) or not, the responses were almost equal, with 49 per cent reporting that the member is accompanied and 51 per cent reporting that she/he is not accompanied. Based on the supposition that there is *safety in numbers*, which implies that one is less likely to become a victim of crime if part of a group, SABRIC is of the opinion that *stokvel* members' chances of experiencing an associated robbery are increased if the person depositing or withdrawing the cash goes to the bank unaccompanied (see Annexure L).

**Chart 24:** Client accompanied to the bank



As a result, it is suggested that the person(s) depositing the club's contributions or making withdrawals should be accompanied by another *stokvel* member. It is believed that the presence of another *stokvel* member can (based on elements of the routine activities theory), serve as a capable guardian and may in turn deter the offender from executing the robbery (see section 6.2.1.3).

## **5.2.5 Section E: Preventative measures**

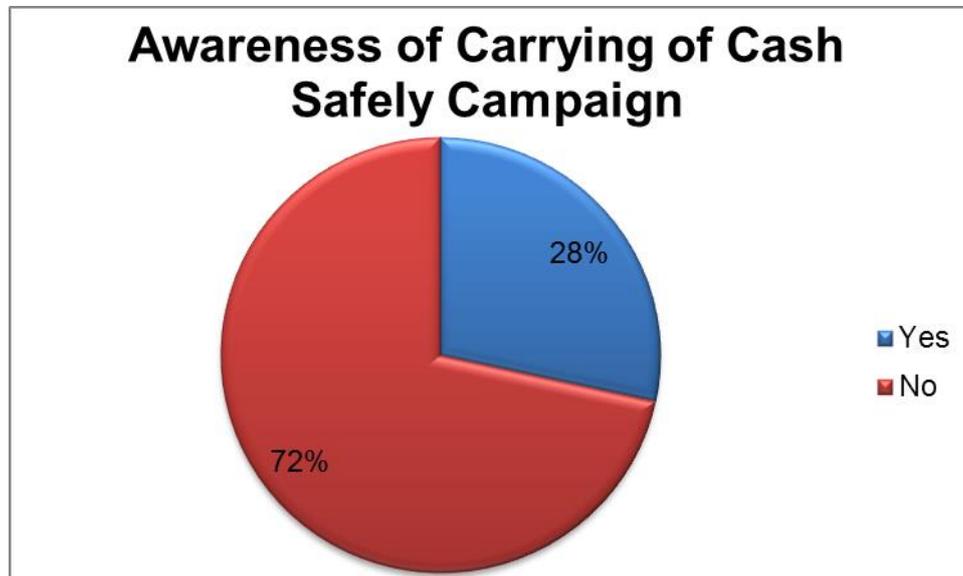
### **5.2.5.1 Awareness of The Carrying of Cash Safely Campaign**

When asked if they are aware of *The Carrying of Cash Safely Campaign* by the SAPS, banking industry and SABRIC, only 28 per cent (n=142) of respondents answered "yes" while the vast majority (72%, n=358) said "no". It is clear that the campaign has thus far not been successful in reaching its intended audience.

The above statistics paint a negative picture regarding the effectiveness of reaching the public by this specific campaign. However, crime prevention publicity campaigns (as illuminated under section 4.6.3 and later under section 7.4.1.1 and the prevention model in section 8.2.7) are still imperative because hearing about the campaign may influence the behaviour of either the offender, or the victim, or both. Regarding the

offender, Bowers and Johnson (2003:498) suggest that the central message of the rational choice theory should be applied.

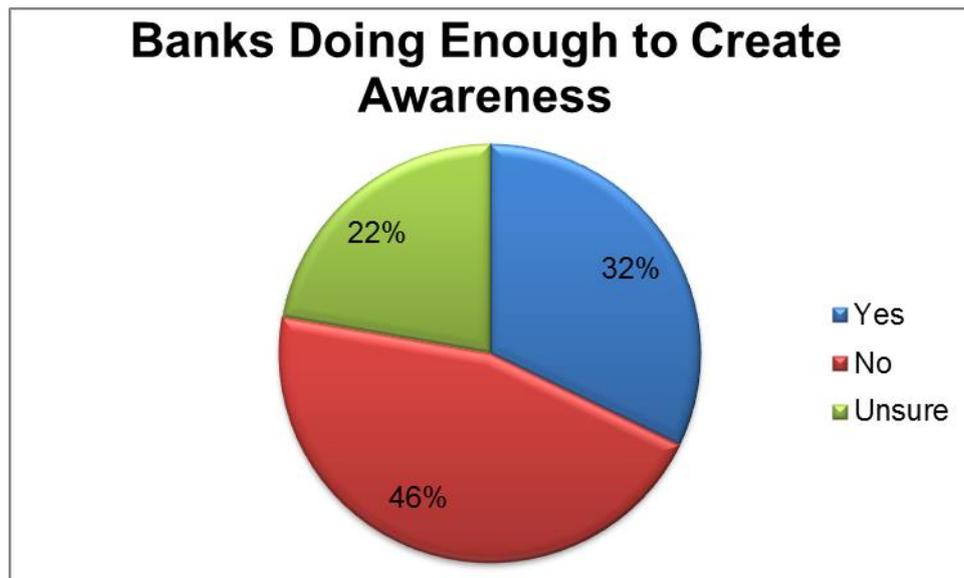
**Chart 25:** Awareness of *The Carrying of Cash Safely Campaign*



As explained under 6.2.4, offenders commit crime by weighing the advantages and disadvantages of the rewards presented and the risk of committing the crime. Johnson and Bowers (2003:498, 517) strongly believe that the use of crime prevention awareness campaigns may heighten offenders' perceptions of the risks and efforts of being involved in a criminal activity; and may in turn discourage them from committing the crime in question. Also, other SCP efforts may be boosted (see section 7.4.1 for SCP). Where change of victim behaviour is concerned, publishing crime prevention activities may encourage them to be more vigilant (Johnson & Bowers 2003:517) and to take measures to protect themselves against victimisation (see section 7.4.1.1).

As a complementary question to the preceding, clients were asked to indicate whether or not the banking industry is doing enough to create awareness of associated robberies. Chart 26 indicates that 32 per cent (n=161) of the participants believed that banks were doing enough to create and raise awareness of associated robberies, while almost half of the sample (n=228, 46%) were of the opinion that banks were not doing enough. Only 22 per cent reported that they were not sure if banks are doing enough to create awareness of associated robberies or not.

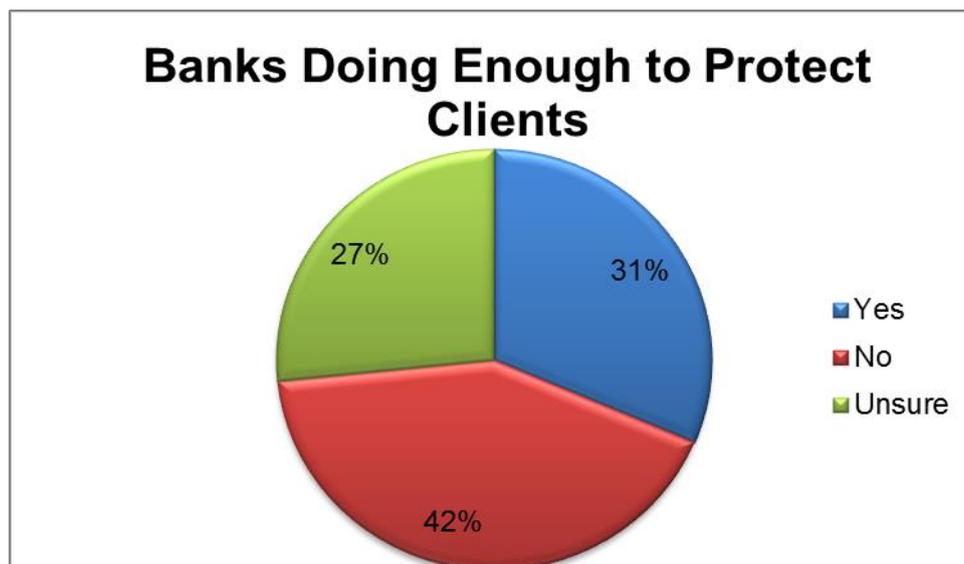
**Chart 26:** Banks doing enough to create awareness



It is then important that SABRIC, SAPS and the banking industry work closely together to improve ways in which *The Carrying of Cash Safely Campaign* can reach its intended target audience.

#### **5.2.5.2 Banks doing enough to protect clients**

**Chart 27:** Banks doing enough to protect clients



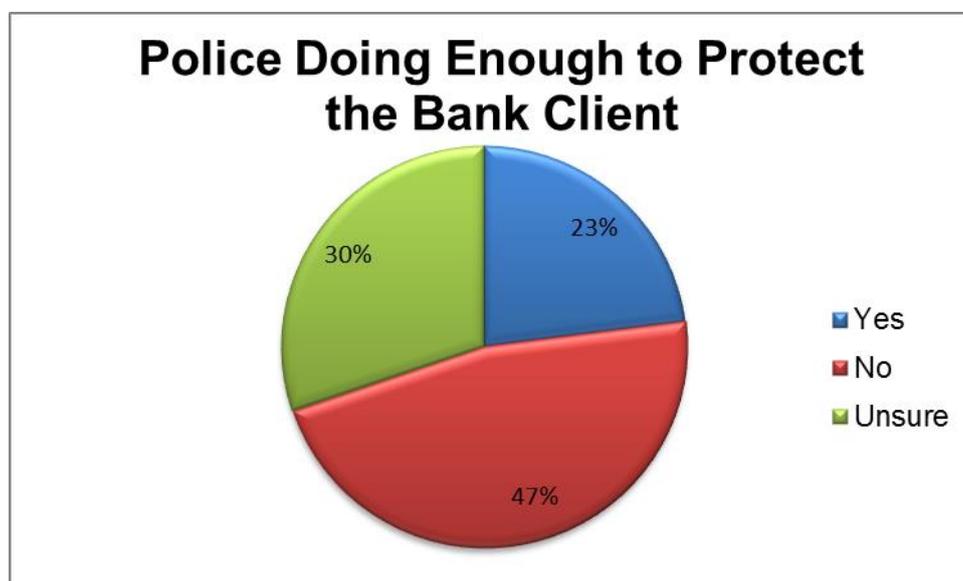
When research participants were asked whether the banks are doing enough to protect their clients or not, the responses were almost equal to the previous responses on awareness in that 31 per cent (157) said "yes", 42 per cent (n=210) said

“no” while 27 per cent (133) of the participants said that they were unsure if the banks were doing enough to protect their clients or not.

### 5.2.5.3 *Police doing enough to protect bank clients*

Almost half of the sample (47%, n=234) felt that the police were not doing enough to protect bank clients. The main reason why clients held the view that they were not protected by the police, is the fact that they felt the police were not visible enough, especially around banks and malls. Another concern reported by participants was late reaction to the crime scene by the police after the crime has been reported.

**Chart 28:** Police doing enough to protect bank clients



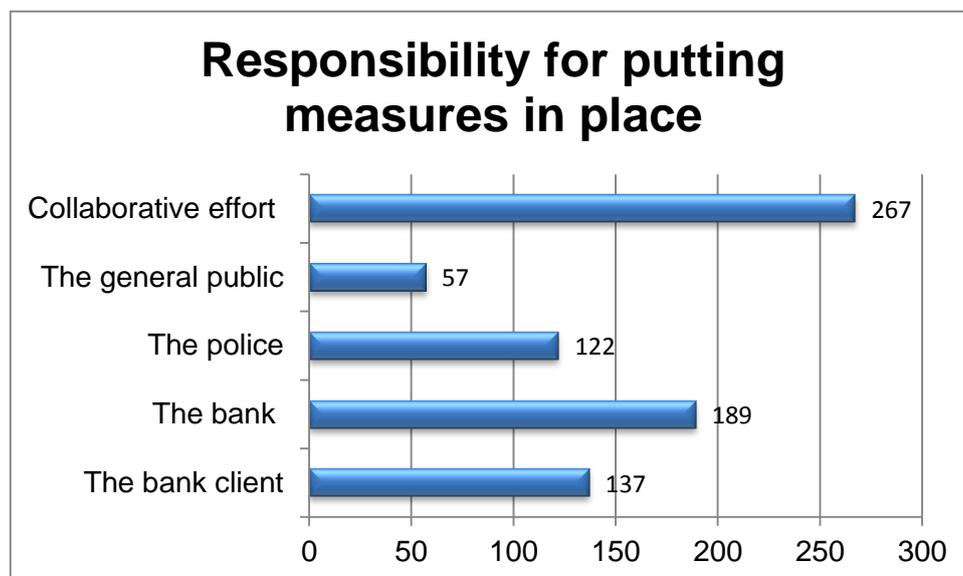
Considering that challenges were disclosed by the SMEs (see sections 7.7.1, 7.7.2 and 7.7.3) such as an under-developed task team (i.e. lack of SAPS resources), inability to link spotters and vague crime categories, it is not surprising that almost half of the sample felt that the SAPS is not doing enough to protect them against the crime in question.

On the contrary, 23 per cent of the respondents reported that the police were doing all they can within their jurisdiction to protect bank clients. Thirty per cent of the sample submitted that they were unsure if the police are doing enough to protect bank clients or not.

#### 5.2.5.4 Responsibility for putting measures in place

More than half of the respondents (n=267) were of the view that the responsibility for putting measures in place to prevent the crime of associated robbery, was a collaborative effort and thus the bank, clients, police and the general public had to work closely together. One hundred and eighty nine respondents undertook that it is the sole responsibility of the bank to come up with preventative measures, while 137 respondents argued that banks' clients should protect themselves. Where the police are concerned, 122 respondents said they should devise preventative measures to combat associated robberies, while only 57 research respondents reported that the responsibility to prevent associated robberies lies with the general public.

**Chart 29:** Responsibility for putting measures in place



#### 5.2.6 Section F: Victimisation as a result of associated robberies

##### 5.2.6.1 Knowledge of associated robbery sub-types

For this question respondents were requested to choose all the options that may apply.

Based on the results presented in Frequency table 10, it can be concluded that in comparison to other sub-types of associated robberies, the sample was more aware of robbery after withdrawal – as the option was selected by 410 respondents. This is corroborative of the assertion made by both Kempen (2014:41) and Louw (2014:27)

in Chapter 3 section 3.4.2.2 that robbery after cash withdrawal is the most common sub-type of associated robbery. Competition scams ranked second as the most known sub-type of associated robberies, with 79,2 per cent (n=317) respondents reporting that they know about it, followed by robbery before deposit (66,5%; n=266); robbery inside the branch (55,2%; n=221) and *muti* scams (52,5%; n=210). The least known sub-type of associated robbery as depicted in Frequency table 10, is money bomb with only 32,7 per cent (n=131) members of the public reporting that they know about the scam.

**Frequency table 10:** Associated robbery sub-types

<b>Associated robbery sub-types</b>	<b>Frequency (N)</b>	<b>Percentage (%)</b>
Robbery before deposit	266	66,5
Robbery after withdrawal	410	82
Robbery inside the branch	221	55,2
<i>Muti</i> (being smeared with a substance and told your money will disappear)	210	52,5
Money bomb (newspapers covered with legitimate bank notes being dropped on the floor to grab your attention)	131	32,7
Competition scam (being told you have won a competition and to double your winning you must withdraw cash from your account)	317	79,2

Although an explanation was provided for competition scam, the researcher is inclined to suspect that respondents may have confused this specific type of associated robbery with the one where an individual receives texts from a bogus company claiming that the individual has won a competition. The suspicion by the researcher is attributed to the fact that based on the statistics supplied by SABRIC, this type of robbery is reported to rarely take place and thus the researcher presumes that the chances of research participants having come across this exact MO are minimal. As such, there is a possibility that figures relating to this specific variable may not be accurate.

### 5.2.6.2 *Victimisation*

Out of the overall total of 500 participants, 16,8 per cent (n=84) reported having been victims of associated robberies before. However, since victims were given the option to select more than one sub-type of associated robbery they had been a victim of, the number of responses added to 94. This means that some victims experienced more than one sub-type of associated robbery.

In agreement with the previous question as well as with existing literature (as cited in the preceding question as well as under section 3.4.2.2), robbery after cash withdrawal is the most predominant, appearing 75 times out of the total number of 94 incidents.

Important to note is that in the questionnaire “**robbery after withdrawal**” was broken down into the following categories:

- I was robbed of cash after making a cash withdrawal (either at the branch, ATM or cash centre).
- I was robbed of cash at my home on my way back from withdrawing cash from the bank.
- I was robbed on/at a creditor’s premises as I was making my way to make a payment after withdrawing cash at the bank.

Also included under the sub-category of robbery after withdrawal, were the money bomb, muti scam and competition sub-categories (see section 3.4.2.2). During the data analysis the sub-categories were then condensed and the figures were added together.

**Frequency table 11:** Victimisation

<b>Victimisation</b>	<b>Frequency (N)</b>	<b>Percentage (%)</b>
I was robbed of cash before reaching the bank to make a cash deposit	14	2,4
I was robbed of cash in the banking hall before making a cash deposit	5	1

I was robbed of cash after making a cash withdrawal	75	15
<b>Total</b>	<b>94</b>	<b>18,8</b>

Important to note is that (for the robbery after cash withdrawal category) the vast majority (n=58) out of 75 participants reported that they were robbed after they had withdrawn cash at either an ATM or branch, without specifying the exact location of the robbery. Ten of the participants indicated that they were robbed at home on their way back from withdrawing cash from the bank, while two of the victims reported that they were robbed on their business premises upon their return from withdrawing cash from the bank. This is in line with the notion that since there is no official crime category called associated robbery, the SAPS classification of the crime is dependent on where the specific incident takes place – as explained comprehensively in sections 1.2.1, 3.4.2.2 and 3.5.

Of the overall total of victims, 14 indicated that they were robbed before making their way to the bank to affect a cash deposit. A total of 12 participants out of the 14 reported that they were robbed of cash at home as they were making their way to the bank to make a cash deposit, while two respondents were robbed at their business place while preparing to leave for the bank to affect cash deposits. A question victims in this category probably asked themselves was: “How did offenders know that they were on their way to the bank to affect cash deposits?” Without assuming victim facilitation or putting the blame on the victim, plausible reasons are discussed in section 5.2.6.3.

To test if there was a relationship between gender and/or race and victimisation, the correlation co-efficient for gender and then race (in relation to the victimisation variable) were calculated. Where race is concerned, the value for  $r$  was - 0,09. Thus it can be concluded that there was no clear and positive relationship between race and victimisation. With regards to gender, the correlation coefficient equalled 0,02, meaning that no linear relationship between gender and victimisation could be confirmed in this study. Subsequently, these results confirm the conclusion explained in greater detail under 3.4.2.1, that offenders do not choose victims based on their demographical characteristics. The only determining factor for victim selection was

said to be possession of a large amount of cash, which is confirmed by the robbers through the process of spotting (see section 3.4.2.1). In a case where robbery before withdrawal is concerned, the literature reveals that victims may be selected based on studying their routine activities as discussed in sections 3.4.2.1, 4.3.1.2, 5.2.3.5, 5.2.4.4 and 6.2.1.

On the other hand, even though no clear linear relationship was found regarding demographical characteristics and the likelihood of victimisation, the following are the characteristics of the victim as reflected by the data collected from the 84 participants (see Frequency table 12) who revealed that they had been victimised (also see Frequency table 9):

**Frequency table 12: Profile of the victim<sup>19</sup>**

<b>Victim characteristics</b>	
<b>Gender</b>	
Female	48/84
<b>Race</b>	
African	76/84
<b>Nationality</b>	
South African	84/84
<b>Age</b>	
31-35	19/84
<b>Educational background</b>	
Tertiary/University	65/84
<b>Occupation</b>	
Formally employed	62/84
<b>Payment method preference</b>	
EFT	67/84
<b>Withdrawal frequency</b>	
Two to three times a month	37/84
<b>Unaccompanied to the bank</b>	
Yes	35/84
<b>Aware of <i>The Carrying of Cash Safely Campaign</i></b>	
No	58/84
<b>Awareness by banks enough</b>	
No	38/84
<b>Banks protecting clients</b>	
No	38/84
<b>Police protecting clients</b>	
No	41/84

A victim of associated robbery in this particular research project can be described as an African female, and a South African citizen between the ages of 31 and 35. The gender of the victim is also confirmed in Chapter 4, where four out of the seven victim participants were reported to be female. The victim's gender corroborates the assumption made under section 5.2.1.1 that females may have been more inclined to take part in the research, since they feel more vulnerable to crime victimisation. In addition, the victim holds a tertiary education, is formally employed and prefers EFT as a method of payment. Even though the latter seems like a contradiction, it may mean that even though participants chose EFT as their preferred method of payment, they still carry or use cash. This then corroborates the assertion made by Gogoski

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<sup>19</sup> The profile was compiled based on the highest number of responses for that specific variable.

(2012:443) under section 5.2.2 that even though there is an increase in the use of mobile payment methods, cash is still being used by many consumers. Concomitant to the latter, Bester and Bronkhorst (2015:6) are of the opinion that consumers are at times forced to pay for certain goods via cash (also see section 5.2.2). Subsequently, it may be presumed that it is during these times when clients are forced (by circumstances beyond their control) to carry cash, when they are most likely to be robbed. Moreover, the victim withdraws cash two to three times a month, goes to the bank unaccompanied and is not aware of *The Carrying of Cash Safely Campaign*. The victim is also of the opinion that the banks are not doing enough to create awareness of the crime of associated robbery, and that neither the banking industry nor the SAPS is doing enough to protect the bank client.

### **5.2.6.3        *Reasons for victimisation***

Frequency table 13 shows reasons for victimisation. Negligence on the part of the client was ranked at the top, with 72 per cent (n=360) of participants choosing it as the main reason why bank clients fall prey to the crime of associated robbery. This somewhat affirms the argument made by SME5 (2016) under section 3.4.2.1 that the victim's behaviour increases the chance of being victimised. Reason two (i.e. withdrawal of large amounts of cash) chosen by 70,4 per cent (n=352) of the clients, is corroborative with Wright and Decker (1997:81) who in their research discovered that most offenders selected their targets based on the fact that they were carrying large amounts of cash (see section 3.4.2.1). In agreement with participants in this research, as well as Wright and Decker (1997), Gabor et al. (1987:57) and Conklin (2013:214) posit that the amount of money carried by a potential target is the driving force behind his/her selection (also see section 3.4.2.1). Based on the results depicted in Frequency table 13, it may be assumed that clients responded that their behaviour(s) was the main reason why they were victimised. Additionally, this may also be indicative of accountability on the side of clients. It can be confirmed that the onus still lies with clients to reduce their victimisation rate by carrying as little cash as possible on their person, as iterated here and reiterated in Chapter 7. Moreover, principles nine (target removal) and 11 (reducing temptation) as discussed under section 7.4.1.1 as suitable SCP preventative techniques for associated robberies,

especially where the issue in question (i.e. carrying large sums of cash) is concerned, may also be emphasised here (also see section 4.3).

**Frequency table 13: Reasons for victimisation**

<b>Reasons for victimisation</b>	<b>Frequency (N)</b>	<b>Percentage (%)</b>
Withdrawal of large amounts of cash	352	70,4
Deposits of large amounts of cash	288	57,6
Bank tellers give robbers information	306	61,2
Doing banking on the same day of the week	237	47,4
Doing banking at the same time	217	43,4
Not being accompanied by someone you trust when withdrawing or depositing large amounts of cash	197	39,4
Sharing banking activities with other people (i.e. employees or not a close family member/business partner)	274	54,8
Doing banking on days such as a Friday during month end or Monday after month end	232	46,4
Negligence (i.e. flashing the money one is about to deposit) and lack of vigilance (not being aware of one's surrounding before cash deposit or after cash withdrawal) on the side of the client	360	72
Using the same branch all the time	209	41,8
Other	28	5,6

Important to note is that, even though SABRIC and the SMEs have confirmed under sections 3.4.2.1 that collusion between bank employees and the robbers is not a factor which they have identified as contributing to the commission of the offences, respondents (n=306; 61, 2%) held a strong belief that banks/bank tellers do feed robbers information on how much money clients have. As a result, the latter was chosen as the third top reason why clients are robbed. Two of the seven qualitative research respondents (Victim 003 and Victim 007) also reported that they suspected possible collusion between bank employees and the perpetrators (refer to section 4.3).

### **5.3 SUMMARY**

**SECTION A** (demographical data) gives the reader an idea of the research sample that was analysed. Even though information on the exact demographics of banking clients could not be attained, it was reputed that the study sample's demographics (to a certain extent) matched that of the South African population. The survey was completed by more females (343) than males (157), for example, and in South Africa the percentage of females is higher than that of males. The fact that 82,6 per cent of participants who took the survey were African, is also corroborative of the 2016 mid-year population estimates made by Statistics South Africa, where 80,7 per cent of South Africans were African. However, distributing the survey online may have compromised the representativeness of the sample, in that certain individuals such as those who are old, uneducated and unemployed, for example, may not have had the technological knowledge or the facilities to complete the survey online. Even so, the main goal of this research was to *explore* the topic at hand and results are not meant to be generalised beyond the study sample. However, through the use of analytical induction as recommended by Mouton (1998:80), the results of this study may be generalised to individuals who have the same qualities as the study sample (also see sections 2.2.1 and 5.1.1).

As gathered from **SECTION B** of the survey, the vast majority (n=432) of participants preferred EFT as a method of payment to cash. This is attributed to the fact that most participants believed that the method is safer and more secure, convenient and quick in comparison to walking around with large sums of cash. On the other hand, participants responded that in the event that merchants do not have card facilities at their POS, they needed to carry cash to pay for goods and services. It was further found that demographical variables did not, in this study, influence the choice of payment method because EFT was preferred across the board. However, it was revealed that a putative moderate linear association exists between the participants' level of education and cash as a preferred method of payment.

The reason why no linear relationship did exist between the likelihood of victimisation and payment method preference, may be attributed to the fact that a significant number of participants (86,4%) carried as little cash as possible. As such, one is inclined to assume that because the sample preferred the EFT as a payment instrument, their risk of being victimised is low. It may thus additionally be concluded

that due to the fear of victimisation, the sample preferred to carry as little cash as possible on their person.

Observed in both **SECTION A** and **SECTION C** is that there is a possibility that cash will disappear as a method of payment. However, that may only take place over the long haul and thus it is vital that merchants should still make provisions for consumers who prefer cash as a payment instrument. This may be the reason why the banking industry does not advise clients not to carry cash at all, but encourages them to withdraw as little cash as possible and learn to carry it safely.

It was found in **SECTION C** that some small business owners carried their cash to or from the bank in a briefcase/bag (n=10) or transparent plastic bag (n=8). As cautioned through *The Carrying of Cash Safely Campaign*, carrying cash through the mentioned method may make it obvious that one is carrying a large sum of cash and thus facilitate the possibility of being robbed. Furthermore, victim facilitating routine activity behaviours such as using the same branch all the time (n=30), banking at the same time (n=18) and banking on the same day of the week (n=17) were also reported by small business owners.

In **SECTION D** results of the preferred mode of making contributions to saving clubs revealed that the number of those who used cash and those who transferred money into the saving clubs' accounts, was almost equal – with 65 and 60 participants selecting these methods respectively. Once again, there are various non-cash payment options such as debit and credit cards, electronic transfers and card-less ATM services – but participants have still not weaned themselves off cash. As a result, such banking behaviours (i.e. making cash contributions for *stokvels*) increase *stokvel* members' vulnerability for victimisation.

Of concern is the fact that in **SECTION E** participants (358 out of 500) reported not being aware of *The Carrying of Cash Safely Campaign* facilitated by SABRIC and stakeholders. This means that the campaign is not reaching its target audience and thus may not be effective in achieving its primary goal, which is to empower and educate bank clients on the crime of associated robbery and how they can protect themselves from victimisation. It is the researcher's opinion that the target audience

for this campaign should be anyone who holds a bank account, more especially those residing in rural areas and who have limited to no access to technology, like urban dwellers would have. It is also not surprising that 46 per cent of the sample indicated that banks were not doing enough to create awareness of the crime of associated robbery. Although demographical characteristics of respondents may be skewed, due to reasons given before (such as females being more inclined to participate in such studies), as well as the survey being completed online and thus being completed by almost the same type of individuals [those who are educated, employed and have access to technological devices], the profile of the victim in this specific study was drawn up as discussed comprehensively in section 5.2.6.2. It is significant that the majority of victims indicated (see section 5.2.2.1) that they preferred EFT as the method of payment. However, it could be deduced that just because the respondents prefer to pay for their goods and services via EFT, it does not mean that they never use cash or carry it on their persons. Also, it is highly probable that participants were in certain situations forced (by circumstances beyond their control) to pay for other goods and services through cash. The latter was also evident in Chapter 4 where three victim participants indicated that they had to pay for their goods and services via cash – hence they withdrew cash from the bank before the robbery (see Victims 002, 004 and 007).

Corroborative with literature research, participants reported in **SECTION F** that they were more aware of robbery after cash withdrawal. Additionally, the bulk of those who have been victimised (n=75 out of 84) reported being victimised after they had withdrawn cash. Consequently, both the former and the latter confirm the notion that carrying large amounts of cash is the main determining factor for victim choice.

This chapter analysed data collected through the quantitative survey. As stated, the survey was completed by a total number of 500 participants with the focus mainly on individual bank clients, small business owners and *stokvel*/saving club members. The point of departure of the survey was based on four objectives of the research study:

- Establishment of victim demographics and their social contexts.

- Description of bank clients'/the general public's perception of the crime of associated robberies.
- Assessment of the victimisation risk of various banking clients (individuals, *stokvels*/saving clubs and small businesses).
- Establishment of the reasons why victims were chosen.

Accordingly, results presented in this chapter met the aforementioned objectives.

In the next chapter, various theories are used to explain why one falls prey to associated robberies and/or why this crime is committed. Possible preventative measures, based on criminological theories, are also discussed. The prevention discussion extended to Chapter 7 highlights current measures being utilised, or which may be utilised to combat associated robberies.

## Chapter 6

### THEORETICAL PERSPECTIVE OF ASSOCIATED ROBBERIES

#### 6.1 INTRODUCTION

As explained by Glanz and Bishop (2010:401) and corroborated by Hochbaum, Sorenson and Lorig (1992:298, 302), theories and models assist in the explanation of behaviour as well as in suggesting how to develop more effective ways to affect and change behaviour. Hagan (2008:93) adds that a theory refers to probable explanations of reality, a sensible and educated guess as to why things happen the way they do.

The following are listed by Glanz and Bishop (2010:401) as reasons why theories are being utilised:

- To understand why individuals behave in the way they do.
- To assist in the identification of information needed to develop effective intervention strategies.
- To provide knowledge on to how to design successful programmes to deal with the behaviour.

It is for the abovementioned reasons that this chapter uses several criminological theories with an aim to achieve two of the objectives of this study, namely: (a) to offer a theoretical explanation of the phenomenon of associated robbery and victimisation; and (b) to use the information gathered from the theories and the data collected from banking clients/general public, victims and subject matter experts (SMEs) to assist the stakeholders in the development of a preventative model and effective measures to prevent associated robberies. Theories underpinning this study are victimological theories, more specifically opportunity theories. The reason why these theories are deemed most suitable for this study is based on the fact that the primary units of analysis in this study are victims (the general public or bank clients) whose opinion on the crime of associated robbery (which includes victimisation) is sought. As such, the aforementioned aim may only be successfully achieved through the use of victimisation theories. Additional to the use of opportunity theories, is the utilisation of the symbolic interactionism theoretical approach (particularly Blumer's Chicago

School theory). The main reason for using the latter theory is to try and explain and/or understand the peculiar MO of associated robbery such as the *muti* scam (see sections 1.5.1.1 and 3.4.2.2). However, the strain/anomie theory, which focuses on explaining reasons why offenders choose to commit the crime of associated robbery, is also expounded on to gain a better understanding of the contexts in which victimisation may occur. This is also motivated by the fact that the victim concept cannot be understood in isolation because the three concepts: the crime, offender and the victim are interlinked (Council for Scientific and Industrial Research [CSIR] 2000:4) (also see section 7.3). Moreover, having a better understanding of why perpetrators may choose to commit associated robberies will facilitate the process of devising means of combating the deviant behaviour. The latter is an aim of this research, as mentioned above, and thus it is crucial that theories which attempt to explain offending behaviour – the strain theory in this case – are also discussed.

Moreover, during the review of literature, SMEs confirmed that the MO of associated robbery possesses elements of an opportunistic crime. Thus, based on the preceding reason, *all of the theories* (with an exception of the symbolic interactionism theory and strain theory) discussed in this chapter are classified as opportunity theories.

## **6.2 CRIME AS OPPORTUNITY**

Felson and Clarke (1998:3) hold the opinion that opportunity is the foundation of criminal behaviour. Although opportunity is not the only factor contributing to crime, it is necessary for a crime to take place. To emphasise the latter, Felson and Clarke (1998:1) posit that “individual behaviour is a product of an interaction between the person and the setting”. Tilley (2009:107) adds that crime opportunities can be grouped into two categories, namely people and objects. People’s opportunities vary by demographical variables such as age, sex as well as lifestyle. Tilley (2009:109) believes that potential victims create different opportunities for offenders to commit crime. Furthermore, opportunities for crime, provided by people, may also be affected by their daily routine activities. Where objects are concerned, factors such as the “abundance of goods”, “environmental opportunities” and “physical security” generate opportunities for the commission of crime (Tilley 2009:107).

Important to note is that because opportunity precipitates crime, even persons who are not necessarily predisposed criminals may also be impelled to commit criminal activities if an opportunity presents itself (Tilley 2009:114-115). As a result, opportunity provides temptation which may cause non-offenders to also be lured into committing crime (Tilley 2009:114-115). Subsequently, if by creating opportunities one creates crime, vice versa may also be considered true (Tilley 2009:114-115).

To explain how opportunity is necessary, even for those who have no criminal inclination and in which way opportunity rules the theory of how settings cause crime, Cohen and Clarke (1998:9) offer 10 principles of opportunity.

- Opportunities play a role in causing all crime.
- Crime opportunities are highly specific.
- Crime opportunities are concentrated in time and space.
- Crime opportunities depend on everyday movements.
- One crime produces opportunities for another.
- Some products are more tempting crime opportunities.
- Social and technological changes produce new crime opportunities.
- Opportunities for crime can be reduced.
- Reducing opportunities does not usually displace crime.
- Focused opportunity reduction can produce wide declines in crime.

In order to gain more understanding of why certain individuals are prone to becoming victims of associated robberies, the section that follows discusses the mentioned opportunity theoretical approaches in more detail.

### **6.2.1 Routine activities approach**

The focus of this theory, developed by Cohen and Felson (1979), is not to provide answers to what motivates some individuals to commit crime, but to explain how the spatial-temporal organising of social events plays a role in the commission of crime (see Cohen & Felson 1979:593). In essence, the routine activities approach perceives people's everyday behaviour as the reason why criminal acts are perpetrated (Conklin 1995:287). The central argument of the theory is that crime is a result of opportunities

presented during social activities which occur daily on the streets (Kennedy & Baron 1993:92). These activities, as defined by Cohen and Felson (1979:593), are known as routine activities and they are “any recurrent and prevalent activities which provide for basic population and individual needs, whatever their biological or cultural origins”. Examples of such activities are work, schooling, leisure activities, social interaction, sexual gratification and raising children (Cohen & Felson 1979:593). As a result, offenders find their victims within the context of their routine activities and thus do not have to go out of their way to commit criminal activities. Cohen and Felson (1979:593) further explain that routine activities, or rather changes in the pattern of activities, often create opportunities for the commission of crime or an increase in the risk of direct contact with predatory<sup>20</sup> violations – where direct physical contact between an offender and a victim takes place. According to this theory, for a crime to take place three elements must (at a given space and time) converge, namely a motivated offender, a suitable target and the absence of a suitable guardian (Cohen & Felson 1979:589; Garofalo 1987:26; Pedneault & Beauregard 2014:35; Smith & Clarke 2012:296; Tilley 2009:120). This convergence provides opportunities for crime to occur (Lab 2014:218). Cohen and Felson (1979:589) emphasise that the absence of any of the abovementioned elements may result in the failure to commit the crime. However, it is important for one to note that the presence of the three elements does not necessarily guarantee that a crime will be committed; they only increase the probability of the crime taking place.

### **6.2.1.1      *Motivated offender***

Cohen and Felson (1979:590) posit that for one to be considered a motivated offender, one must have both criminal tendencies and the ability to realise those tendencies. As already mentioned, the routine activities approach does not focus on explaining reasons why one is inclined to commit criminal activities, thus the element of a motivated offender is presumed to always be present (Cohen & Felson 1979:589). It is thus concluded that there is a pool of likely perpetrators who are always prepared

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20 Predatory crimes are violent crimes with a human victim such as [associated] robbery or rape contrasted with victimless crimes such as drug use or prostitution.

to commit criminal activities – given the presence of a suitable target and the lack of capable guardianship.

#### **6.2.1.2      *Suitable target***

A suitable target refers to the form and value of the property/person, its visibility, vulnerability and accessibility (Conklin 1995:287). Both the person and property have qualities that make them attractive to the offender.

The following are four components which facilitate the suitability of a target (Smith & Clarke 2012:296):

- **Value** – An offender regards a target as suitable if its financial and symbolic values are desirable. According to Pedneault and Beauregard (2014:35), “targets are desirable because they have monetary value in property crimes, represent outlets to express hatred or frustration in violent crimes, or fulfil sexual desires for power and control in sexual crimes”.
- **Inertia** – Inertia refers to the resistance of an object to alterations in its state of movement (i.e. changes to speed, direction or rest). Also included here is anything that hinders a criminal from attaining the property or person they have targeted. Central to this element is the issue of effort where effortlessness can be described as the ease of attaining the admired target. Consequently, the easier it is to reach or attain a target, the more attractive or suitable the target becomes.
- **Visibility** – Visibility refers to the ability of a suitable target to be observed or recognised by a motivated offender.
- **Accessibility** – Related to inertia, accessibility refers to the ease with which the target can be approached or attained without drawing attention to the offender.

#### **6.2.1.3      *Absence of capable guardian***

Guardians are defined as either people (neighbours, security guards, the police) or objects (technological aids such as alarms, cameras, locks, burglars doors) (Cohen, Kluegel & Land 1981:508). A capable guardian is defined as the efficiency of the people or objects in preventing criminal activities by their mere presence or through directly or indirectly doing something (Cohen et al. 1981:508; Pedneault & Beauregard 2014:35). Any person, who is able to prevent a crime as a result of his or her presence or direct actions, can therefore be described as a guardian/protector. As a result, the absence of a capable guardian creates opportunities for the commission of crime (especially predatory crimes) (Pedneault & Beauregard 2014:35).

Employing routine activity to study victimisation through associated robberies was deemed appropriate, because utilising the bank or using the services of a bank can be considered a routine activity or an activity in which many people constantly take part in. Although a bank (unlike a bar/night club where alcohol is sold) may not be typically classified as a high risk area, the fact that a bank deals with cash – a much desired commodity by many – heightens the risk of opportunistic criminal acts such as associated robberies. Consequently, one may assume that by virtue of being inside or in the vicinity of a bank, or making a cash transaction, one becomes a risk of criminal victimisation as a result of associated robbery. It is for this reason that the researcher used the routine activities approach to investigate whether bank clients' routine activities (affecting withdrawals or depositing large cash amounts on a regular basis) influence their risk of being viewed as a suitable and attractive target for robbers. This approach assisted, as discussed in Chapters 4 and 5, in the unpacking of the reasons why some individuals become victims of associated robberies (see sections 4.3.1.2 and 5.2.3.5).

Moreover, this theory may also assist in: (1) explaining the rate of associated robberies; (2) predicting trends in the rate of associated robberies; (3) understanding why the crime takes place in some areas more than others (hot-spots); and (4) assisting the affected stakeholders in the development of preventative measures by directing attention to the three essential elements of crime and their connection (in time and space).

The sections that follow (6.2.2, 6.2.3, 6.2.4 and 6.2.5) present a discussion of the lifestyle/exposure model, the opportunity model, rational choice theory and the crime pattern approach, which are extensions of the routine activities approach.

### **6.2.2 Lifestyle/exposure model of personal victimisation**

The lifestyle exposure model was established by Hindelang, Gottfredson and Garofalo in 1978, subsequent to conducting a study in eight cities in America on factors attributed to assault and common theft (Davis 2005:36). It was then found from the mentioned study that lifestyle and victimisation are closely linked to one's demographic variables such as age, gender, marital status, race and economic status/income (Davis 2005:36). Lifestyle, as defined by Hindelang, Gottfredson and Garofalo (1978:241), includes both vocational (work, school, keeping house) and leisure routine daily activities. Hindelang et al. (1978) found that the higher victimisation rate among younger people (i.e. male, unmarried) can be ascribed to their lifestyle – the time they spend away from home in the absence of guardianship, which brings them into close contact with potential offenders (Davis 2005:36; Lab 2004:95; Sampson & Wooldredge 1987:373). In essence, a person – whose lifestyle brings him/her into close proximity and interaction with potential perpetrators, increases the likelihood of being victimised (Hindelang et al. 1978:245). Therefore, the basis of the lifestyle exposure model is that victimisation does not occur randomly in a certain area during a specific time, but there are high risk times and high risk locations in which one may find oneself, depending on the kind of lifestyle one has (Garofalo 1987:26; Siegel 2013:81). Therefore, the likelihood that one will be victimised varies by time, space and social setting and the degree to which one's routine activity makes one a suitable target in the absence of guardianship. As elaborated on by Garofalo (1987:26), lifestyle patterns influence "(a) the amount of exposure to places and times with varying risks of victimisation, and (b) the prevalence of associations with others who are more or less likely to commit crime". Thus, victimisation is directly proportional to the amount of time one spends in public areas (more especially at night/or times of high risk). This basically means that the more one is out at night (or times of high risk – as in this study during banking hours), the more one runs the risk of being victimised (Gottfredson 1984:9; Hoyt, Ryan & Cauce 1999:376). As a result, the central message of this theory is that people's behaviour is a large determinant of whether they will be victimised or not, people's

routine daily activities may bring them in close contact with criminals, or may increase their chances of becoming victims of crime.

On the other hand, whether an activity increases or decreases one's chances of becoming a victim of crime is dependent on various factors (Sampson & Wooldredge (1987:373). Firstly, it depends on the nature of activities, whether they are unchanging and predictable to a potential offender, or if they are irregular and unpredictable (Sampson & Wooldredge 1987:373). Secondly, when connecting one's lifestyle with their likelihood of being victimised, the specific type of crime should also be taken into consideration (Sampson & Wooldredge 1987:373). As emphasised by Bennett (1991:158) it is particularly important to ensure that when applying this theory one is clear about the specific type of crime they are studying, because a certain lifestyle may put one in danger of becoming the victim of a certain crime, and not necessarily place one in danger of another type of crime. Going out at night to a club and drinking alcohol may increase one's risk of being violently assaulted or raped, but will not increase the chance of being a victim of an associated robbery, for example, because victims of the latter crime are spotted in the bank or tailed from their place of residence/business mainly during the day, and robbed before or immediately after a cash transaction has been affected.

There are five important elements for the lifestyle/exposure model (Davis 2005:36-37; Hindelang et al. 1978:242-245):

- **Role expectations** – Because of expectations placed on them by others, people develop certain lifestyles and behave in ways that may increase their chances of being victims of crime. As a result, people may become victims of crime while performing roles projected on them by others because adherence to the social and structural expectations often lead to the development of routine and predictable activities (Davis 2005:36). Important to note is that one's role is determined by demographical variables such as age, gender, marital status, occupation and level of education (Davis 2005:36; Hindelang et al. 1978:242).

- **Structural constraints** – Although role expectations exist, these roles are not free of constraints. Based on this theory factors such as familial, economic and legal structures may restrict one's behavioural pattern (Hindelang 1978:242). People are restricted to live in certain residential areas, engage in specific leisure activities, type of transportation used and type of or level of education due to constraints placed on them by economic factors (Hindelang et al. 1978:242).
- **Adaptations** – Hindelang et al. (1978:244) are of the opinion that people often adapt (under pressure) to roles and structural constraints imposed on them by the society. Such adaptations occur on both the individual and group levels. Each person learns skills and attitudes that allow him or her to operate with some individuality within the constraints imposed by role expectations and social structure. Among the skills and attitudes that an individual acquires in adapting to role expectations and structural constraints, of particular interest in connection with personal victimisation are attitudes and beliefs about crime, including fear of crime. Once learned, these attitudes and beliefs are often incorporated into the routine activities of the individual, and frequently serve as limitations on behaviour (Hindelang et al. 1978:244). Socio-economic adaptations, for example, may result in one being confined to a lifestyle that increases their likelihood of being victimised (Davis 2005:37). A young girl who is heading a household, for example, and is desperately looking for work may run a greater risk of being a victim of human trafficking. Taking the aforementioned example into consideration, it is then clear that adapting to victimising roles and constraining social environments, exposes one to criminal victimisation (Davis 2005:37)
- **Exposure** – Based on the lifestyle/exposure model there exists a direct connection between lifestyle and exposure to situations which increase the likelihood of one being a victim of crime (Davis 2005:37). The latter basically means that victimisation is not evenly distributed, because it is dependent on differences in lifestyles in association with differences in exposure to circumstances, which place individuals at a high risk of being victimised.

- **Associations** – According to this approach, the connection between exposure and victimisation takes place as a result of associations. Associations refer to continued and developing relationships between individuals of similar lifestyles and interests (Hindelang et al. 1978:245). As a result, associations with offenders who excessively have specific character traits increase individuals' exposure to predatory victimisation (Hindelang et al. 1978:245).

As proposed by Meier and Miethe (1993:469-470), if lifestyle exposure is the appropriate explanation for risks of predatory victimisation, then the following outcomes should be expected:

- If it is indeed true that demographic differences in victimisation risks are attributed to differences in lifestyles and routine activities, the effect that demographic variables such as age, gender, race and social class have on the rate of victimisation, should decrease once isolated measures of lifestyle and routine activities are used as control variables.
- People viewed as possessing characteristics that make them vulnerable (i.e. young, single, low-income, black and male) should be at a higher risk of being victimised; and their counterparts (i.e. older, married, high income, white and female) should have the lowest risk of victimisation.
- Although males are more likely than females to be victimised, the gender differences in victimisation rate should (due to continual efforts to promote gender and racial inequality) decrease considerably over time. As a result, as group specific role expectations and structural obstacles lessen, the difference in victimisation where gender and race is concerned should also be minimal.

The aim of using this theory was to provide a scholarly analysis of the lifestyles and routine activities of bank clients that could possibly make them vulnerable to becoming victims of associated/bank-following robberies. Furthermore, the lifestyle approach is used (as an extension of the routine activities theory) to find answers to what victims of associated robberies might need to do to reduce their risks of victimisation.

### 6.2.3 Opportunity model

This model was developed by Cohen, Kleugel and Land (1981) to investigate the reasons why people fall prey to predatory crimes. This approach integrates factors of both the lifestyle and routine activities theories and its central message is that people's criminal victimisation is dependent on the lives they lead and their routine activities which bring them and/or their property in to close interaction with likely offenders in the absence of capable guardianship (Cohen et al. 1981: 507). Furthermore, Cohen et al. (1981:508) posit that demographic variables such as income, race and age affect the prospect of one becoming a victim of predatory crimes. Therefore, in order to understand why the abovementioned demographical characteristics affect the rate at which one is victimised, it is essential for one to explore the role played by five factors, namely exposure, proximity, guardianship, target attractiveness and properties of specific offences, as discussed below (Cohen et al. 1981:508).

- **Exposure** – Cohen et al. (1981:507) expound that exposure and guardianship (discussed below) are elements referred to by Hindelang et al. (1978) as lifestyle. Exposure refers to how physically visible or accessible a target (people/objects) is at that specific time and place (Cohen et al. 1981:508). As elaborated on in both the lifestyle and routine activity theory, criminal victimisation can only take place when a motivated offender comes into direct contact with a likely target (i.e. person or property) (Cohen et al. 1981:508). As a result, the frequency with which a potential offender interacts with a probable victim has an impact on the rate of victimisation (Cohen et al. 1981:508). Taking the aforementioned into consideration, an assumption of the opportunity model is that exposure is directly proportional to risk of victimisation, meaning that an increase in the level of exposure heightens the risk of victimisation (Cohen et al. 1981:508).
- **Proximity** – Proximity refers to the physical distance between the areas where the potential targets of crime are situated and areas where a large population of offenders may be found (Cohen et al. 1981:507). The closer the residential proximity of potential targets to relatively large populations of motivated offenders, the greater the risk of criminal victimisation (Cohen et al. 1981:508)

According to the proximity hypothesis, many individuals are victimised because of where they live. Since the victim and offender live in close proximity to each other, the offender can learn the whereabouts of the potential target and determine when the victims are more vulnerable.

- **Guardianship** – Cohen et al. (1981:508) are of the opinion that criminals target people and/or objects that are not well guarded. As such, their assumption where guardianship is concerned is that the more a person/object is guarded, the lower the chances of being victimised.
- **Target attractiveness** – Target attractiveness refers to the material or symbolic desirability of a person or object being targeted by an offender, as well as the presumed ability or inability of the target to offer resistance (Cohen et al. 1981:508). Therefore, the assumption here is that the more attractive the target, the greater the chances of it being victimised (Cohen et al. 1981:508). Cohen et al. (1981:508) further differentiate target attractiveness on the basis of whether the motivation to take action against a specific person or object is primarily instrumental (i.e. the act is a means of acquiring something one desires) or expressive (i.e. the act of attacking a person is the only reward sought in doing so).
- **Properties of specific offences** – As reported by Cohen et al. (1981:508), properties of specific offences refer to the degree at which instrumental actions of the offender will be constrained by specific properties of the offence. For example, if a criminal plans to commit vehicle theft, he/she will need more instrumental action than if he/she were to commit assault for example, which requires that the motivation only be expressive. In addition, the impact of elements such as exposure, proximity and guardianship on the likelihood of victimisation are also dependent on the degree to which the properties of the specific crime limit instrumental action (Cohen et al. 1981:509). Subsequently the more instrumental action is tightly constrained, the stronger the impact of exposure, guardianship and proximity on the risk of victimisation in relation to the impact of target attractiveness (Cohen et al. 1981:509). This means that as

long as instrumental action is strictly inhibited, factors such as exposure, guardianship, proximity and target attractiveness will have a minimal impact on the risk of victimisation.

Routine activities and lifestyle approach (Siegel 2013:85), as well as the opportunity model have several similarities. These approaches are founded on the notion that an individual's living arrangement affects his/her risk of becoming a crime victim. Also, individuals who reside in unguarded areas are vulnerable for victimisation (Siegel 2013:85). These theories are founded on four basic premises: "(1) proximity to criminals, (2) time of exposure to criminals, (3) target attractiveness and (4) guardianship" (Siegel 2013:85). These four premises were discussed in section 4.3 to explain the possible reasons why certain individuals fall prey to the crime of associated robbery.

#### **6.2.4 Rational choice theory**

The central message of the rational choice theory is that criminals make rational and informed choices about offending. As illuminated by Cornish and Clarke (1986:vi), the rational choice theory is dependent on classical and economic theories of crime in that its central argument is that crime is mainly "the result of rational choices based on analyses of anticipated costs". This basically means individuals choose to commit criminal activities if they can maximise the benefits and minimise the effort, risk or costs of committing the crime. The central point of the rational choice perspective is that perpetrators seek to benefit themselves through their deviant behaviour which entails making decisions and choices (Cornish & Clarke 2006:422). Thus the making of decisions depicts an element of rationality (Cornish & Clarke 2006:422).

The choice process takes place in two main stages:

##### **i) The initial involvement model**

Firstly, one decides whether one is prepared to commit the crime to satisfy one's needs (Cornish & Clarke 2006:421). In the case of associated robberies it was reported in section 3.2.3 by SMEs and also found in 4.4.1 through qualitative research that offenders are primarily motivated to commit the crime by the need of money. However,

the decision to continue committing the crime was said to be motivated by the need to maintain a lavish lifestyle (see sections 3.2.3 and 3.4.2.3). Furthermore, in the process of deciding to commit crime, the individual thinks of varying ways of meeting the need; which may either be criminal or non-criminal (Cornish & Clarke 2006:421). Moreover, Cornish and Clarke (2006:421) posit that the decision to participate in criminal activities is influenced by one's previous learning and experience as well as one's moral code, self-image, direct and indirect experiences of crime and the ability to be able to plan and predict outcomes (also see Clarke & Cornish 1985:166). An offender's previous learning and experience are severely affected by varying factors such as personal traits, one's upbringing as well as societal and demographical features (Cornish & Clarke 2006:421).

## **ii) The criminal event model**

Secondly, when a person decides that he/she is ready to commit crime then he/she must select a specific crime type. This decision is reliant on one's immediate circumstances (Cornish & Clarke 2006:421). One may for example be motivated to commit a specific crime due to the need of money, as is the case with associated robberies (see sections 3.2.3 and 3.4.2.3). After the specific offence has been decided upon, the target is selected through a process of weighing benefits and risks (Cornish & Clarke 2006:421). Concomitant to the latter, Lab (2004:97) reports that criminal activity is the result of an offender's rational response to a situation in which he/she finds him- or herself. Thus, an offender is portrayed as a rational decision maker who decides to be involved in criminal activities based on the need, effort, risk (of arrest and punishment), degree of support from their peers and reward that comes with committing that particular crime (Lab 2004:97). Similarly, this approach implies that an offender does not always devise in-depth plans for every crime he/she commits, but the rational choice and plans are put into action when the offender stumbles into a situation or target which generates an opportunity for him/her to commit crime. However, the latter does not necessarily mean that one commits crime every time there is an opportunity to do so, but rather rational decisions are made based on factors such as risk, effort and reward (Lab 2014:217). As a result, time, place, target and surveillability are essential factors to be considered when one makes a choice to be delinquent (Lab 2004:97).

The rational choice theory (like the routine activities perspective, related theories and crime pattern theory) was a suitable theory to underpin this study because unlike dispositional theories of criminality, it does not seek to explain why individuals are more likely to commit crime but explains why crime takes place (Cornish & Clarke 2014:xi). Moreover, this theory was of assistance in finding the motive behind the choice and making a decision to commit associated robbery; as well as finding possible explanations why some individuals are targets for associated robberies (see sections 4.4.1 and 5.2.5.1 for findings).

### **6.2.5 Crime pattern approach**

Smith and Clarke (2012:298) explain that the crime pattern theory is similar to the routine activities theory in two ways: Firstly, this theory emphasises that criminal activities and opportunities are a product of routine and non-criminal patterns of behaviour. Secondly, crime takes place when a motivated offender and possible target have contact with each other at same the time and in one space. As elaborated on by Lab (2014:219), this means that due to routine activities people create patterns about the social and physical environment in which they function. As a result, this information – on patterns – is crucial for the identification of both the potential offender as well as victims (Lab 2014:219). In the same manner, studying an offender’s previous criminal conduct also provides knowledge on the crime and possible preventative measures (Lab 2014:219).

Felson and Clarke (1998:6) further add that crime pattern theory “considers how people and things involved in crime move about in space and time”. In agreement with abovementioned authors, Smith and Clarke (2012:298) express that individuals’ daily routine activities expose them to an assortment of realisations that propel them into making choices. Based on the spatial terms notion, people create mental pictures and perceptive maps of their background as they perform their normal activities. Four ways in which these mental images of the environment are constructed, are expounded on by Smith and Patterson (1980) as follows:

- **Recognition:** This refers to the ability to identify one’s settings and different structures in the area.

- **Prediction:** As a product of recognition, prediction involves a process where one makes connection between detectable objects in their surrounding and conceivable behavioural appearances.
- **Evaluation:** During this stage of creating mental images, one uses the information collected during the first two stages to determine which choice is deemed an acceptable way of behaving.
- **Action:** In the final step, the individual acts out the choice he/she has made.

In summary, the basic message of cognitive mapping is that the process eliminates fear and doubt from the individual and allows him/her to make a rational and informed decision (Lab 2004:97). Lab (2004:97) explains that “the more an individual knows about an area, the less fearful he or she becomes and the more confident he or she becomes in making a decision”. This knowledge of the area can be gained through a careful, thoughtful, intended assessment and learning of the area (Lab 2004:98). As a result, a potential offender’s choice of target/victim as a result of cognitive mapping is mainly driven by the target/victim the offender knows best (Lab 2004:98). It is thus for this reason that the victim’s routine activity plays a significant role in his/her risk of being victimised (Lab 2004:98).

Moreover, the crime pattern theory investigates reasons why offenders frequent certain places. Based on the crime pattern theory, places may be classified into four categories, namely: (a) crime generator (victims and offenders may visit this place for conventional or non-criminal activities but offenders may commit crime if an opportunity arises, i.e. bank, bus station or taxi rank); (b) crime attractors (places such as brothels where there is an array of criminal activities, thus potential offenders are drawn to such places), and (c) crime neutral places (criminal activities in these places are rare and little police activity is drawn) (Smith & Clarke 2012:298). Finally, Lab (2004:298-299) explains that areas may “serve as a hunting ground for offenders”. When offenders realise that their potential victims prefer visiting a specific area where there is a lack of capable guardianship, that increases their chance of successfully committing a criminal activity in that area (Lab 2004:98-99).

The use of this theory gave direction in the analysis of hot-spots for associated robberies, where it was found that by virtue of housing cash, any type of a bank branch may be considered a hot-spot (also see section 6.2.1.3). Moreover, through the use of this theory it was revealed in section 4.2.2 that due to its core business of dealing with money, the bank meets the criteria as explained by the crime pattern theory to be classified as both a crime generator and crime attractor for associated robberies. In essence, the above then explains why associated robbers use bank branches as hunting grounds to spot their targets.

### **6.3 SYMBOLIC INTERACTIONISM THEORIES**

This section discusses a post-positivistic theoretical approach (see section 1.6.1.4) called symbolic interactionism. This approach is used in an attempt to explain and/or understand the reason why certain individuals become victims to associated robberies, particularly *muti* scams.

Symbolic interactionism, as explained by Plummer (1991:i) studies symbolism and interaction as they are experienced and imbedded in everyday life and activities. This perspective seeks to explain how meaning is developed, is arranged and altered as well as how people jointly engage in activities and how meanings and interaction organise meanings at the various levels of communal living (Plummer 1991:i).

The three main theoretical schools under the umbrella of symbolic interactionism are the Chicago School by Herbert Blumer; the Iowa School by Manford Kuhn; and the Indiana School by Sheldon Stryker (Carter & Fuller 2015:1). Important to note is that for the purpose of this study only the Chicago School will be discussed. This is attributed to the fact that the concept of symbolic interactionism originates from the Chicago School and that the original ideas of symbolic interactionism are in line with the current study – as will be evident in the section that follows.

#### **6.3.1 Symbolic interactionism as formulated by the Chicago School**

As mentioned above, Herbert Blumer coined the concept of “symbolic interactionism”. He was the pioneer of Mead’s ideas into a solid theory with detailed methodological

inferences (Carter & Fuller 2015:1; Charon 1998:28). Symbolic interactionism, according to Blumer, is basically “the peculiar and distinctive character of interaction as it takes place between human beings” (Blumer 1962:179). Blumer’s symbolic interactionism perceives societal structures as “social habits” that take place in particular settings and are commonly experienced by individuals in the situation. Subsequently, meanings are constructed through interactions occurring among individuals (Blumer 1962:2), and are continually reinterpreted. Behaviour is basically an actor’s distinctive way of reacting to an interpretation of an event (Carter & Fuller 2015:2). As a result, human behaviour ought to be studied by looking at the individual’s actions; and human group life should be studied by looking at what people communally engage in (Carter & Fuller 2015:2). Blumer identified three premises that are foundational to the perspective (Carter & Fuller 2015:3; Charon 1998:29; Williams 2008:849). Firstly, human beings are said to respond to objects based on the meanings they assign to those objects (Charon 1998:29). Secondly, nothing has inherent meaning but all meaning is assigned and this meaning takes place through interaction between people (Carter & Fuller 2015:3; Williams 2008:849). Thirdly, the meanings that people attach to objects are a result of an interpretative process based on experience (Carter & Fuller 2015:3; Williams 2008:849).

Regarding research methodology, Blumer’s theory shuns the idea that science is the only means to discovering the truth (Carter & Fuller 2015:3) (see section 1.6.1.4). In Blumer’s point of view, if a researcher wants to understand social behaviour, a methodology which allows the researcher to “get inside” the participant should be used (Carter & Fuller 2015:3). This methodology will then ensure that the researcher sees reality as experienced by the participant (Carter & Fuller 2015:3). Plummer (1991:i) goes on to explain that symbolic interactionism may guide research studies on any socially related phenomenon. This means that interactionists may study and explore any phenomenon in the community (Plummer 1991:i).

Although a post-positivistic approach (see section 1.6.1.4), symbolic interactionism was selected primarily because – as a theoretical perspective – it aligns with the three epistemological approaches (i.e. phenomenology, social constructionism, and interpretivism) used in this research (see section 1.6.). Like the abovementioned epistemological approaches, symbolic interactionism is interpretive in nature (as

discussed above) and assumes that reality is subjective and constructed through social interaction (also see section 1.6.1). Additionally, the interpretive nature of symbolic interactionism ties to the epistemological approaches defining this research in that the main focus (of the epistemological approaches and social interactionism) is on the importance of meaning as constructed by the actor and the use of multiple measures and observations to attain knowledge. Where associated robberies are concerned, particularly in the case of the *muti* MO, symbolic interactionism was used to explain and understand why individuals fall victim to this sub-type of associated robbery. As found and presented under section 4.2.1.2, the MO related to *muti* is based on African mysticism where individuals hold strong cultural beliefs in mysticism. Also discussed above is the fact that culture is viewed by the interactionist as a practice that constitutes everyday life. Subsequently, symbolic interactionism is utilised in this study in order to understand the meanings attached by victims – who are susceptible to victimisation through the *muti* MO – to African alchemy or the use of *muti* in particular (see section 4.2.1.2).

In contrast to the preceding theories, the theory that follows pays more attention to explaining why offenders commit associated robberies.

## **6.4 EXPLAINING OFFENDING BEHAVIOUR**

The theory discussed under this section is the strain/anomie theory.

### **6.4.1 Strain/anomie theory**

Walsh and Hemmens (2014:146) elucidate that the term “anomie” was coined by Emile Durkheim (the French sociologist). In simple terms anomie means “lacking in rules” or “normlessness” (Walsh & Hemmens 2014:146). When constructing this theory, Durkheim’s predominant focus was on social cohesion and the threat posed to it by changes in the society (Walsh & Hemmens 2014:146). Durkheim made a distinction between mechanical and organic solidarity. Mechanical solidarity is said to be present in small and remote societies where individuals share common

experiences, mutual values and strong emotional attachment to the collective (Walsh & Hemmens 2014:146). The researcher deduces that in the South African context, the latter may be witnessed in rural communities where the principle of *Ubuntu* (I am because you are) is still strongly upheld. In these communities, the members are connected by common values and principles and strive to live harmoniously as a collective. In the context of this study, the concept of *stokvels* or saving clubs is one such example. In a society defined by mechanical solidarity, informal social controls are strong and delinquent behaviour is nominal (Walsh & Hemmens 2014:146).

Organic solidarity, on the other hand, is more eminent in modern societies where the main focus is on high degrees of vocational speciality and diverse individual experiences (Walsh & Hemmens 2014:146). The researcher holds an opinion that urban and peri-urban (i.e. townships) areas of South Africa may be said to be characteristic of the latter. These areas have become more and more industrialised and are habitat to people from all walks of life and cultural backgrounds. Moreover, urban areas are mostly characteristic of the “survival of the fittest” notion; and in comparison to the rural areas, individualism is encouraged. Walsh and Hemmens (2014:146-147) submit that it is this diversity that weakens mutual values and social bonds and in turn gives rise to delinquent behaviour.

Robert Merton (1938) built on the anomie theory to create what is known as the “strain theory” (Hagan 2008:148; Walsh & Hemmens 2014:147). While Durkheim assumed that the rejection of conventional middle class values through the spread of deviant principles was the main cause for crime, Merton was of the opinion that the acceptance of middle class values bred criminal behaviour by putting too much weight on monetarist prestige (Walsh & Hemmens 2014:147). The primary aim of the theory is to unearth how some societal structures put pressure on some individuals in the society to engage in deviant rather than conventional behaviour (Merton 1998:121). Central to Merton’s theory are two features, namely socially defined goals, and conventional means of attaining these goals (Hagan 1985:192; Merton 1998: 121-122). Merton’s primary argument is that society defines financial success as the prime cultural goal which every citizen must aspire to, while at the same time social structures impede some people in the population from attaining this financial success through authentic ways (Hagan 1985:192; Walsh & Hemmens 2014:147). According

to this theory, the society is fixed on arbitrating people's societal value based on their material possessions and financial success; and thus concludes that success is available to every individual willing to work hard, whereas in reality the means of attaining the success are not equally available to every member of the society (Hagan 2008:148). This disconnection between societal goals and structural hindrances to achieve the goals is then the "anomic gap in which crime is bred" (Walsh & Hemmens 2014:147).

Thus anomie is viewed by Merton as a condition that takes place when there is a disjuncture between the goals that members of the society are taught to aspire to, and the means available to them for attaining those goals (Hagan 1985:192-193; Hagan 2008:148). As a result, Merton then identified five modes of adaptation which people adopt in response to the societal pressure (Walsh & Hemmens 2014:148).

#### **i) Conformity**

Since most people have at their disposal the legitimate means to attain cultural goals, conformity is the most common mode of adaptation (Merton 1998:125; Walsh & Hemmens 2014:148). The conformist accepts the culturally defined goals as well as the conventional means of achieving these goals (i.e. education, working hard, delayed gratification, diligence, perseverance) (Hagan 2008:148; Walsh & Hemmens 2014:148). Hagan (2008:148) further adds that the acceptance of goals by the conformist is not an indication that everyone in the society will achieve the goals, but indicates a strong belief in the system.

#### **ii) Ritualism**

Ritualists are described as the nine-to-five workers who have somewhat given up on achieving monetary success, but continue to work within lawful borders because they have accepted the legality of the opportunity structure (Walsh & Hemmens 2014:148). Also described as the "mindless bureaucrat", the ritualist becomes tangled up in rules and the means of achieving cultural goals to an extent where he/she neglects to place meaning to the goal (Hagan 2008:149). The ritualist inertly abides by the rules with minimal aspiration to achieve culturally defined goals (Hagan 2008:149).

#### **iii) Innovation**

Innovators accept the societal goal of success but reject conventional means of attaining the goals or seek unlawful alternatives to achieving the goal (Walsh & Hemmens 2014:148). This mode of adaptation is mostly associated with crime. In Merton's point of view, crime is an innovative vehicle to success, a means used by deprived people (as well as those not deprived) to achieve what they have been taught by the society to strive for (Walsh & Hemmens 2014:148). Hagan (2008:148) infers that theft and organised criminal activities are good examples of innovative illegitimate means used to attain material success.

#### **iv) Retreatism**

Although retreatism is the least common, this method of adaptation is adopted by individuals who reject both societal values and conventional means of achieving them (Hagan 1985:194; Walsh & Hemmens 2014:148). Retreatists are said to be in the society, but not part of it, as they reject both societal goals and the means to the goals. These individuals are described as "aliens" because they do not share the communal frame of orientation and can only fictionally be included in their community (Hagan 1985:194). Retreatists isolate themselves from the society and often find solace in the abuse of substances such as alcohol and drugs – and thus usually find themselves on the wrong side of the law (Hagan 2008:149; Walsh & Hemmens 2014:148). Retreatists reject cultural standards, such as working to become financially successful, and they choose "getting high" as a goal which is often achieved through begging, stealing or borrowing (Hagan 2008:149).

#### **v) Rebellion**

Rebels reject both the societal goals and the conventional means but seek alternative goals and means to replace those defined by society (Hagan 2008:149; Walsh & Hemmens 2014:148). Those who adopt rebellion as their mode of adaptation are usually revolutionists who ascribe to socio-political ideals such as socialism (Hagan 2008:149; Walsh & Hemmens 2014:148).

In conclusion, Merton cautions that the high frequency of delinquent behaviour is not bred by a mere lack of opportunity or by heightened emphasis on monetary success.

*It is only when a system of cultural values extols, virtually above all else, certain common symbols of success for the population at large, while its social structure rigorously restricts or completely eliminates access to approved modes of acquiring these symbols for a considerable part of the same population, that antisocial behaviour ensues on a considerable scale. These goals are held to transcend class lines, not to be bounded by them, yet the actual social organisation is such that there exist class differentials in the accessibility of these common success symbols. Frustration and thwarted aspiration lead to the search for avenues of escape from a culturally induced intolerable situation; or unrelieved ambition may eventuate in illicit attempts to acquire the dominant values. The stress on pecuniary success and ambitiousness for all, thus invites exaggerated anxieties, hostilities, neuroses and antisocial behaviour (Merton 1998:127).*

Based on the above discussion and elements of the strain theory, this theory is applicable to the South African context to explain situations that turn general criminal behaviour into action. The theory also has a potential to provide possible reasons why offenders choose to commit the crime of associated robbery. As explicated by Zwane (2015), South Africa is one of the countries that have the largest inequality gap between the rich and the poor. In 2010 South Africa had a gini-coefficient of 0.66, deeming it one of the most unequal countries globally (Oxfam 2014:38). It is explained that the gini-coefficient is a means that measures inequality where 1.00 is indicative of absolute inequality and 0.00 is an indication of absolute equality (Oxfam 2014:29). Keeton (2014) adds that despite the introduction of social transfers that reach approximately 16 million poor South Africans, the income inequality in South Africa has hardly changed. According to Keeton (2014), one of the reasons why inequality is still a big issue in South Africa is because the number of jobs created since 1994 are not on par with the growth in the labour force. Subsequently, unemployment still remains between 25 per cent and 35 per cent if one also counts those who have given up on looking for work (Keeton 2014). Keeton (2014) adds that the high inequality gap in South Africa is further caused by the high wage inequalities in the workplace, and the gap between those who are employed and those who are not employed.

It is for this reason that the researcher deemed the strain theory suitable to explain the reason why some individuals are motivated to commit the crime of associated robbery. Amidst the dire inequality situation in South Africa, all South African citizens (regardless of their status or class) are encouraged by society to aspire to financial success, prestige and power. The less privileged and the privileged are (without being provided equal conventional means) encouraged to strive for the same culturally defined values as explained by the strain theory. As a result, the split between cultural goals and the means to attain the goals creates a sense of anomie and may be said to be the reason why some South African citizens (especially those who are less privileged) decide to engage in criminal activities. In this way those who have little access to the conformist resources use crime (as an innovative means) to attain the culturally defined goals that must be attained by all. As alluded to above, this theory was used to explain why some individuals chose to commit associated robberies. Highlighted under sections 3.2.3 and 3.4.2.3, is that associated robbers commit the crime firstly because of the need for money, and secondly because they want to maintain a flashy lifestyle (expensive branded clothing, hi-tech vehicles, state of the art houses). The aforesaid reasons may be characteristic of success as defined by the society. As such, assuming that associated robbers do not have the conventional means to attain all of the above, they then resort to adopting innovative ways (associated robbery) as their mode of adaptation in order to achieve what society has taught them to aspire to (money and a flashy lifestyle).

## **6.5 SUMMARY**

In this chapter theories were discussed in an attempt to explain and understand why individuals become victims of associated robberies, as well as exploring situations that lead offenders to commit the crime of associated robbery. The discussion begins with victimisation/opportunity theories (routine activities, rational choice, opportunity model, crime pattern and rational choice), which view victimisation as it relates first to a particular place and secondly the way people arrange and shape their activities spatially, and thus create crime opportunities. Opportunity theorists are of the opinion that the reduction of crime opportunities will result in the reduction of criminal activities. See Chapter 7 for a comprehensive discussion on victimisation reduction.

In an attempt to explain the MO used in instances such as *muti* scams, symbolic interactionism, a theoretical approach was discussed which emphasises that human behaviour should be understood by examining subjective meanings of the people being studied. Merton's theory of anomie explains that crime is committed when strain occurs between socially defined goals and the means available to members in the society to achieve these goals. Based on this theory, conventional means are not available to every member in the society and thus those who lack these means invent innovative ways (associated robberies) to attain the desired cultural goals.

In this chapter, various theories were used to provide a number of possible explanations as to why individuals become victims of associated robberies. The researcher envisages that the knowledge shared here may be used to assist authorities to devise suitable and effective preventative methods for associated robberies. The next chapter is an extension of the current theme in that theories are used to inform various preventative measures which may be used or are already in place to reduce and combat the crime of associated robbery. As accentuated by (Hochbaum et al. 1992:298), "whether we are actually aware of it or not, theories are indeed important tools we use in the course of making professional decisions and plans".

## Chapter 7

### VICTIMISATION REDUCTION

#### 7.1 INTRODUCTION

Even though associated (bank-following) robberies are not a new phenomenon, South African banking groups still aspire to warn the public about the dangers of carrying large sums of cash (Moneyweb 2010). This chapter starts off by deliberating on the impact that the crime in question has on bank clients as well as the bank itself as victims.

Also discussed in the chapter are the various preventative measures currently being used in an attempt to combat associated robberies. Important to note is that these strategies (especially the ones implemented by the banks) are mainly clustered under the SCP approach. As a result, opportunity theories in connection with SCP approaches are predominantly used in this study to explain victimisation and to suggest victimisation reduction respectively. The interaction between SCP approaches and opportunity-based theories is primarily bolstered by the fact that SCP strategies focus on reducing criminal opportunities that arise due to routine activities of potential victims (Bajpai 2011:15; Smith & Clarke 2012:291; Tilley 2009:105). Moreover, as illuminated by Johnson and Bowers (2003:498), prevention policies are mostly centred around applying influence on the three elements of the routine activities theory. The routine activities theory states that, when a motivated offender, the absence of a capable guardian and an opportunity to create crime converge in time and space, a crime will probably take place (see section 6.2.1). Accordingly, the central message of the SCP approach is that offenders make rational choices and commit criminal activities based on opportunities, as discussed under section 6.2.4 in the previous chapter. As a result, the SCP approach seeks to find customised measures of preventing crime by decreasing or removing opportunities (Bajpai 2011:15; Tilley 2009:105). “The measures are meant to transmit a message to likely offenders that the attempts required to execute crime and the risks associated have amplified, and that the pay offs that can be attained through crime have significantly diminished” (Bajpai 2011:8). Important to note is that “capable guardian” does not only denote police officers or security guards, but also takes into account the presence or

nearness of another individual (Johnson & Bowers 2003:498) which may deter a motivated perpetrator from executing a criminal act. In the case of associated robberies, for example, being accompanied by another trusted individual when going to the bank to either affect a deposit or to withdraw large amounts of cash, may serve as a capable guardian and thus may discourage a motivated offender from robbing the client. Furthermore, opportunities to commit crime also differ based on space and time and are also influenced by crime prevention strategies (Johnson & Bowers 2003:498). Johnson and Bowers (2003:498) further emphasise that offenders' presence will fluctuate over space and time and is affected by numerous factors; opportunity being one of the leading factors. To illustrate the aforementioned, the presence of offenders during low risk days and high risk days (see sections 3.4.2.2, 4.2.3 and 5.2.4.2) for the commission of associated robberies will differ. Due to an increase in opportunity (large sums of cash in clients' possession) one may be inclined to assume that more offenders are present around the banking vicinities during the high risk dates (such as pay days) (also see section 3.4.2.2, 4.2.3, 5.2.4.2 and 6.2.2).

The 16 opportunity-reducing techniques of the SCP approach are unpacked comprehensively in this chapter (see section 7.4.1.1). Under each of the techniques practical ways which are already applied and those being recommended to reduce victimisation due associated robberies, are discussed. One measure in particular that the researcher would like to emphasise, is the joint campaign by SABRIC, the SAPS and the banking industry, titled *The Carrying of Cash Safely Campaign*. This campaign aims to create awareness amongst the South African public of the crime of associated robberies by laying out protective measures which bank clients (particularly individuals, small business owners and the *stokvel*/saving club members) can apply to ensure that they are carrying cash safely in order to minimise or avoid victimisation. The fact that a campaign of this nature is deemed necessary, underscores the necessity of this research.

The geographic and spatial analyses of criminal behaviour and crime prevention through environmental design (CPTED) are deliberated on in this chapter, as other ways which may be used to reduce associated robbery incidents.

The chapter is concluded with a discussion of various challenges regarding the prevention of associated robberies.

## **7.2 THE IMPACT OF ASSOCIATED ROBBERY**

The section that follows conceptualises the effects of associated robberies by concentrating firstly on the bank client and then the bank itself.

### **7.2.1 Impact on the bank client**

Where bank clients as victims of associated robbery are concerned, the SMEs postulate that the first obvious impact on the victim is the loss of cash (also see section 1.2.2 and findings in section 4.4.1). Maree (2015) and SME7 (2016) report that victims are also at risk of serious injuries or loss of life, especially where use of force or violence is involved, resulting in consequential financial losses (also see Gabor et al. 1987:168 and section 4.4.2). Victims are further vulnerable to other types of victimisation such as rape, house robbery (for those who are followed home and robbed on their premises), theft and restrictions of movement (Maree 2015; SME7 2016). It is for this reason that SME7 (2016) describes the crime of associated robberies as a crime generator (see sections 3.2.2, 3.4.2.2, 3.6 and 4.5), which is of significant impact and importance because success in the prevention of this crime type may lead to a noteworthy decline of other crime types.

### **7.2.2 Impact on the bank**

Due to the fact that the bank is not the primary victim of associated robbery, the crime does not bear a direct financial impact on the institution but has a huge impact on the reputation of the specific bank where clients are being targeted (SME7 2016) (see section 1.4). However, because it is a mandate of the bank to ensure that clients are safe and protected while using banking facilities, these associated robberies do have an impact on the bank, particularly concerning the improvement of security measures (SME7 2016). Consequently, improving security measures has financial implications on the bank and eventually for the client. In addition, failing to protect its client, a bank does not only stand the chance of losing the client to its competitors, but its image is also at a risk of being tarnished (SME7 2016).

### 7.3 VICTIMISATION REDUCTION

“The reduction of victimisation anticipates the prevention and reduction (lessening) of crime, and cannot be examined in isolation from crime prevention strategies and models” (Du Plessis & Holtman 2005:152).

Crime almost invariably involves three fundamentals: an offender with the intention to commit crime; the opportunity or environment for that crime to take place; and a victim who is vulnerable to the crime (CSIR 2000:4):

- **Victims:** Crime prevention measures should look at what makes one vulnerable to victimisation or what constitutes an attractive target (see section 6.2.1.2)
- **Offenders:** Crime prevention measures should look at what makes an offender inclined to commit criminal activities (see sections 6.2.1.1 and 6.4.1).
- **The environment:** Crime prevention measures should focus on designing environmental factors in such a way that they reduce opportunities for committing crime (CSIR 2000:4) (also see section 6.1).

There is an undeniable connection between the three fundamental elements mentioned above, and it is for this reason that crime prevention should focus on all three elements (Davis & Snyman 2005:153).

### 7.4 CRIME PREVENTION THROUGH USE OF THEORY

Given the fact that this study is mostly underpinned by opportunity theories, SCP was chosen as the main preventative strategy which could possibly be used to prevent associated robberies (see Chapter 6). Moreover, the associated robbery prevention model was mainly founded on the SCP opportunity reduction strategies (see section 8.2.7).

#### 7.4.1 Situational crime prevention (SCP)

As mentioned above, the three main theoretical approaches used by those who utilise the SCP approach as a crime prevention strategy, are the routine activities theory

(section 6.2.1), rational choice theory (section 6.2.4) and the crime pattern theory (section 6.2.5) (also see Tilley 2009:109; Smith & Clarke 2012:292).

Furthermore, the SCP approach differs from the more traditional crime prevention approaches, which are more concerned with reducing crime by altering the offender's motivation for committing crime (Smith & Clarke 2012:291). SCP supporters contend that the carrying out of a criminal activity does not only require a motivated offender, but also requires an opportunity to commit that crime (Clarke 1997:2). As such, in order to eliminate crime opportunity, the SCP approach focuses on changing the "near" or proximal causes of crime (such as the current situation the offender is faced with) as opposed to the "distant" or distal reasons (Tilley 2009:105). As advised by Tilley (2009:105), when one is using this approach as a crime prevention strategy, one then needs to ask: "What regarding the immediate situation makes a perpetrator to choose being involved in crime or not to be involved in crime?" Tilley (2009:109), Bajpai (2011:15) and Clarke (1997:2) concur that SCP is a specific target-oriented crime prevention approach which uses management strategies, design and management of the environment to lower opportunity and risk of crime.

Clarke (1997:4) states that SCP opportunity reducing techniques are:

- Particularly concentrated on specific types of criminal activities.
- Systematically and permanently concerned with the handling, designing and influencing of the direct environment.
- Making it more difficult, dangerous and worthless for offenders to commit crime.

SCP was chosen as a suitable strategy in this study for the following three reasons: Firstly, SCP has a strong connection with the main theories underpinning this study in that both SCP and the theories are aimed at decreasing criminal activities which arise from routine activities of people's daily lives. Secondly, the SCP approach, as explained by Clarke (1997:4), emphasises the importance of tailoring measures to highly specific crime categories; meaning that specific crime categories should be differentiated from broad categories of crime. For example, a distinction must be made by separating associated robbery from the broad category of robbery with aggravating

circumstance (also see sections 1.2.1, 3.2.2, 4.2.1.1 and 7.4.1.1). For this reason the SCP approach is deemed suitable for this study because it allows for the specific crime of associated robbery to be dealt with on its own and not under the broad crime category of robbery. Finally, the definition of SCP does not refer to a specific category of crime (or rule out certain categories of crime), meaning that the strategy is applicable to every type of crime (Clarke 1997:5). This is the reason why SCP is deemed applicable to be used in devising preventative measures against associated robbery.

Discussed in the section that follows are the four focal strategies and 16 techniques used in the SCP approach. The strategies are also used to contextualise the crime of associated robbery and to show how each strategy may be utilised to combat the crime. Important to note is that 12 of the 16 strategies were used as building blocks for the development of the associated robbery prevention model presented in section 8.2.7. Since information pertaining to the banking environment is sensitive and mostly secret, the SMEs preferred not to divulge information on the specifics of the various preventative measures used. Nonetheless, included in the discussion are preventative measures currently in use, as well as other measures recommended by the SME participants.

#### **7.4.1.1      *Situational crime prevention strategies and techniques***

As expounded on by Bajpai (2011:6-7), the four main ***strategies*** and 16 ***techniques*** used in the SCP (to make criminal activities risky and less rewarding) are as follows:

- Increasing the effort needed to commit the crime.
- Increasing the risks associated with the crime.
- Reducing the rewards of crime.
- Removing excuses or creating embarrassment.

**Figure 3:** The 16 opportunity reduction techniques in SCP

Increase perceived effort of crime	Increase perceived risks of crime	Reduce anticipated rewards of crime	Remove excuses from crime
1.Target hardening	5.Entrance and exit screening	9. Target removal	13. Setting of rules
2. Access control	6.Formal surveillance	10.Property Identification	14.Conscience stimulation
3.Offender deflection from targets/ victims	7.Surveillance by employees	11.Reduction of temptation	15.Disinhibitors control
4.Control of crime facilitators	8.Natural surveillance	12.Benefits denial	16.Facillitation of compliance

**Source:** Clarke (1997). Situational crime prevention: Successful case studies

### 1) Target hardening

The target or potential victim may be secured with the help of technologies (Bajpai 2011:8). As explained by Bajpai (2011:8), by hardening the target one makes it more resistant to attack or more difficult to remove from its original position or from damage. The use of devices such as locks, safes, bullet resistant glasses and burglar doors are some examples of target hardening measures (Clarke 1997:17).

Although the abovementioned measures may be used in the prevention of other bank-related crimes such as bank robbery and burglary, for example, they will not be effective where associated robberies are concerned. This is attributed to the fact that the bank is not the main target of associated robberies as explained before in sections 1.4 and 7.2.2.

### 2) Access control

Access control implies utilising measures meant to exclude a potential perpetrator from gaining access to an area (Clarke 1997:17). In agreement with the abovementioned, Bajpai (2011:8) adds that access control is mainly used to “defend the space” by checking the offender’s access into premises or gaining access to the potential target. It is the author’s opinion that access control may be effectively used

by the bank. Security guards may be trained to identify suspicious individuals (i.e. spotters) entering the bank or who are already inside banking hall to scout for victims (also see technique 7). Moreover, in cases where perpetrators are not immediately identified before entering the branch, bank employees should have the ability to identify suspicious individuals and behaviour (as recommended by SME 11 under technique 7 below). The latter may be possible through learning spotter characteristics (i.e. standing in a long queue and falling out when it is one's turn to be assisted) or through identification from the photos being circulated to the different banks.

### **3) Deflecting offenders**

This strategy entails the separation of an offender from the possible victim or the prohibition of a likely offender from entering a particular area (Bajpai 2011:9). Entries in certain sections of the business place (i.e. the bank) are for employees only.

Where associated robberies are concerned, SME2 (2016) is of the opinion that banks should consider banning individuals who have been identified as spotters from entering their branches. Furthermore, should these individuals enter banking premises after being served with a warning, they should be charged with trespassing (SME2 2016).

### **4) Controlling facilitation**

Gun control strategies are a good way of controlling crime facilitation. In the banking industry setting, prohibition of entering with a gun in the banking hall reduces the opportunity to commit a bank or client robbery. Nonetheless, it is important to note that as soon as the client walks away from the banking hall, he/she moves from a high security environment to low security, and thus it is for this reason that clients are mostly robbed out of the banking hall where they are considered more vulnerable and less protected. As a result, the bank may prohibit entering the banking hall with a gun, but they cannot control what happens outside of their premises. As such, this technique may minimise bank robberies for example, but not necessarily the crime of associated robbery.

### **5) Entry/exit screening**

Clarke (1997:19) explains that unlike access control, entry/exit screening does not focus on excluding potential offenders but to increase the identification of those who do not conform to entry requirements. In the milieu of a bank, for example, guns are prohibited; thus a person who has a gun in their possession may be detected through an entry screening device such as a metal detector. Exit screens are aimed at deterring criminal activities such as theft by detecting things that should not be removed from the area (i.e. removal of items that are not paid for from the shop) (Clarke 1997:19). An example of an exit screen is the use of tags on clothing which, unless the tagging is removed at the till during payment, will make a beeping noise should one attempt to exit the shop with the tag on.

SME8 (2016) adds that a security feature which had potential preventative strength where associated robberies are concerned, is the biometric fingerprint clocking system which was introduced by one of the banks. However, after numerous complaints from the clients on how unconstitutional the system is and how it impinges their “right to free entry”, it was subsequently removed. SME8 (2016) strongly believes that this system would have assisted the police to identify offenders (predominantly spotters) loitering around the banking hall. This register may have been used hand-in-hand with video footage, as discussed in more detail under technique 6.

## **6) Formal surveillance**

As illuminated by Clarke (1997:20) and Bajpai (2011:10), police officers and security guards are the main forms of formal surveillance. The core business of formal surveillance is to deter likely perpetrators from committing crime (Clarke 1997:20). Also falling under the category of formal surveillance are electronic tools such as alarms and closed circuit television (CCTV) (Bajpai 2011:10; Clarke 1997:20).

Where associated robberies are concerned, this research pays more attention to the use of CCTV, as it is one of the measures that the banking industry heavily relies on for identification of spotters and for use as evidence in the court of law.

As emphasised by Elvey Security Technologies (2009):

*...video surveillance and analytics is a crucial element in security financial institutions. People believe that banks are among the most secure places on earth, entrusted as they are with safekeeping of our money. In order to live up to expectations, banks throughout the world are increasingly turning to innovative digital technology such as IP (Internet Protocol) surveillance systems, which make it possible to embrace the basic tenets of good security: deter, detect and detain.*

While it is common knowledge that the bank is always at risk of being robbed, having a good surveillance system in place may deter robberies while at the same time may provide incriminating images of offenders that can be used as evidence in court (Elvey Security Technologies 2009). As such, Elvey Security Technologies (2009) continues to explain that IP surveillance systems with video analytics that contain behavioural recognition, are highly effective security measures used by the banking industry. Greef, as quoted by Elvey Security Technologies (2009), emphasises the latter by stating that: "...considering the vulnerability of banking institutions...the importance of around-the-clock surveillance cannot be over-stated. Digital surveillance provides this continuous monitoring so that facilities are protected 24/7." Elvey Security Technologies (2009) reports that the main benefit of IP technology is its ability to follow motion detection and the flagging of behaviour which ensures identification of suspicious people and activities. Another advantage of this technology is its ability to conduct and organise information from various branches to one central place anywhere globally (Elvey Security Technologies 2009).

However, Elvey Security Technologies (2009) also warns that even the best security technologies are only effective if they are supported by other measures such as security personnel, intrusion alarms and access control. Furthermore, in order for a surveillance video to function optimally, it has to be as tamper free as possible (SME11 2016).

In South African courts photographs, video or audio recordings may be used as real evidence. Based on the Criminal Procedure Act 51 of 1997, production of photographs

as evidence is permitted. As such, video recordings together with digital recordings may also be used as a series of photographs.

Although video surveillance can be an influential tool in detecting and prosecuting criminals, DNF Security (2015) emphasises that it is not enough to bring video footage as evidence to the court room and set it up as if it is a movie. The video needs to be clarified by one or several experts to ensure that the court understands it (DNF Security 2015). In addition, SME11 (2016) warns that the expert witnesses must ensure that video footage is of a good standard, because footage that is of bad quality does not make good evidence in court. It is for this reason that SME11 (2016) emphasises that banks should be prepared and willing to spend money on hi-tech CCTV cameras so that footage produced is of excellent quality.

The abovementioned, more especially ensuring that the video footage is of excellent quality, also applies to surveillance at a victim's home because victims do run the risk of being followed home and robbed on their premises (see section 3.3.1). In addition, Coetzer (2015) advises that to lessen the risk of being robbed on one's driveway at home, home occupants should install CCTV surveillance as a cluster of four cameras at the main gate, facing up and down the street and into and out of the driveway.

Below is a real-life case study of CCTV camera footage and cell-phone records being successfully used as evidence in a South African court of law; firstly to identify spotters in a banking hall, link them to gunmen who executed the robbery, as well as other measures recommended to ensure conviction (Flanagan & Smillie 2011):

**Case study** (paraphrased): CCTV footage successfully used to convict associated robbers: On 3 April 2008, two men were inside one of the 'big four' banks (at the East Rand) to withdraw R10 000 and little did they know that two spotters were watching them. After concluding the transaction the spotters used their cell-phone to alert their accomplices of the targets before walking out of the branch. On arrival at their business premises the victims were attacked and robbed by four armed men. When robbers fled the scene their getaway vehicle collided with a palisade fence and it was then when an onlooker blocked the gateway

with his vehicle. The gang then hopped out of the vehicle and one of them shot the bystander in front of his three year son and attempted to steal his van. It was at this moment when two police officers passed the crime scene and the shooter was shot dead by a police official while the other three gang members were arrested. The two spotters who were not at the crime scene were arrested later. However, one of the gang members died during trial leaving only five of the members to stand trial. During the trial the gang denied their guilt as well as knowing each other, but the video footage from the bank and cell-phone records assisted in the linking of the gang members to each other, more specially the spotters to the gunmen and driver(s). The footage showed the spotters inside the bank while cell-phone records showed that the spotters, the gunmen and the driver(s) knew each other and that they had contacted each other on the day of the incident. As a result, the gang comprising of three gunmen, the driver and two spotters were sentenced by the Johannesburg High Court to 15 years imprisonment for robbery with aggravating circumstances, 15 years in prison for attempted vehicle hijacking of the deceased victim's van as well as two life imprisonment sentences for the victim's and the gang member's deaths. Although the robber who shot the onlooker was killed at the crime scene, the surviving gang members were convicted for both deaths because legally those who participate in armed criminal activities are accountable for any demises that may result from the crime (see Flanagan & Smillie 2011).

Important to note is that accused number one and accused number two (the spotters) were nowhere near the victim when he was shot but the use of video footage linked them to both the robbery and the victim's death, and they were also sentenced to life imprisonment for their role in the murder. This conviction of spotters is said to be the very first one since the MO emerged (see Flanagan & Smillie 2011). In concluding, through this case study one may deduce that it is possible to link spotters to the actual robbery, but only if the SAPS and the banking industry work closely together to ensure persistent and high standard detective work as well as the production of high quality video footage to be used as evidence.

## **7) Surveillance by employees**

Additional to their primary responsibilities, certain employees (especially those working in the public space) may as a result of their vocational position also play a surveillance role (Clarke 1997:20). In the banking environment this will include the bank manager or the host/hostess for example. Clarke (1997:21), however, stresses that every employee has to take responsibility for observing unusual persons and conduct in their environment. In addition, CCTV surveillance is also an excellent method of surveillance to be used by employees (Clarke 1997:21).

In the case of associated robberies, SME11 (2016) is of the opinion that security guards, front desk personnel/hosts and tellers should be more alert and must be able to identify people loitering around the bank or identify spotters from pictures distributed to the branches. Additionally, bank personnel should also be trained to identify spotter behaviour and characteristics such as falling out of a queue when it is their turn to be serviced and going back to the tail of the same queue (SME11 2016).

## **8) Natural surveillance**

Trimming of bushes, for example, and keeping lights on to improve the view of the surroundings are actions that have the potential of increasing natural surveillance. People (i.e. neighbourhood watch) may also serve as a measure of natural surveillance. If there is a crowd of people (with the ability to observe and look around) in the area where the potential offender plans to commit a crime, the offender may be deterred from carrying out the illegal activity (Bajpai 2011:11).

SME6 (2016), on the other hand, is of the opinion that where associated robberies are concerned, change needs to start at the bank first. He firmly believes that the current layout of most banking halls needs to be changed because they do not allow for privacy. SME6 (2016) posits that because of the current layout, people usually know why one is in the bank (i.e. a client can easily be heard by other clients as she/he is talking to the teller).

In the case where victims are robbed in the driveway of their homes, Coetzer (2015) advises bank clients to minimise or trim vegetation close to the gate to decrease hiding

space on the driveway or pavement. Clients are also advised to have sufficient lights close to their gates, also shining on to the driveway (Coetzer 2015).

### **9) Target removal**

The vulnerability of a target is decreased if the target is removed from the risky situation where the chances of becoming a victim of crime are high (Bajpai 2011:12). Where associated robberies are concerned, one may advise that clients take advantage of cash reduction opportunities, such as using the EFT system more to avoid carrying a large amount of cash on their person.

Where target removal is concerned, the banking industry and police, in collaboration with SABRIC, run a campaign called *The Carrying of Cash Safely Campaign*. SABRIC plays a key role in the information gathering of bank-related crimes. Subsequently they are gathering information on associated robberies and are also responsible for creating awareness of the crime amongst the general public. It is for this reason that SABRIC, as already indicated and in collaboration with the banking industry and the SAPS, launched *The Carrying of Cash Safely Campaign*. The main focus of the campaign is to create awareness among the public of the dangers of carrying large sums of money, as well as to educate bank clients on other banking alternatives. As explained by Barthe (2006:1), crime prevention publicity campaigns (such as *The Carrying of Cash Safely Campaign*) serve the purpose of passing on important information to likely offenders and victims. Moreover, educating a society about a crime issue, introducing target-hardening procedures, or giving information on increased police visibility, may facilitate better self-protection and in turn decrease criminal activities (Barthe 2006:2). Barthe (2006:3) goes on to state that crime prevention publicity campaigns work in a similar fashion as advertising campaigns by the private sector, where advertisements are meant to persuade a specific target audience to purchase a particular product by broadcasting appealing information to the audience. Barthe (2006:3) further explains that a successful commercial advertisement influences consumers to alter their behaviour by buying something. Likewise, the same dynamics work in crime prevention. Individuals targeted by the intervention (i.e. offenders or victims) must be exposed to information meant to control their decision making in future (Barthe 2006:3). As a result, it is crucial that campaigns are developed in such a way that the message matches the target audience (Barthe:

2006:3). Crime prevention publicity campaigns should also be in line with crime prevention initiatives by the police (Barthe 2006:3). However, Barthe (2006:3) warns that the police should be careful not to rely on publicity alone as their only strategy of crime prevention. Nonetheless, two main targets of police publicity campaigns are the likely victims and offenders of that specific type of crime (Barthe 2006:3). Law enforcers, or those responsible for developing the campaign, should thus make a decision dependent on the nature of the problem who the target audience is. On the other hand, a dual approach may also be utilised where the aim of the campaign is to decrease victimisation as well as to deter offenders (Barthe 2006:5). Additionally, when deciding on the target audience the accessibility of the audience should be considered (Barthe 2006:5).

Crime prevention publicity campaigns, where victims are the target audience, may publish information on the following:

- Ways of protecting oneself from victimisation.
- Current ways of reporting crime.
- Areas where police resources have been allocated.
- Hot-spots of that particular crime.
- Offenders residing in that area.
- Societal crime problems (Barthe 2006:6).

On the other hand, as advised by Barthe (2006:6), publicity campaigns where offenders are the target audience, may focus on publishing the following information:

- Current and future approaches to the crime by the police.
- Types of punishment or risk of being arrested for the crime.
- Information on past successful interventions or operations by the police.
- Knowledge on criminal activities by the police (i.e. illicit drug market).
- Changes in the legislation.

Where victim-oriented campaigns are concerned, the police can attempt to reach victims in two ways (Barthe 2006:6): Firstly, the police may provide residents with general information on crime and prevention. Secondly, information may be provided

through advertisement of specific and current community programmes being undertaken to prevent the crime. The aim and objective of general campaigns are to make the community aware of the crime, hoping that some members will take heed to the call and avoid victimisation.

The second type of publicity campaign focuses on a specific type of crime and provides step-by-step tangible techniques which community members may use to avoid criminal victimisation and fear of that specific crime (Barthe 2006:6). Barthe (2006:6) adds that general crime prevention campaigns – even with extensive coverage – have little impact on the victim. This is due to the fact that people pay little attention to general crime prevention messages for the following reasons:

- Some people feel bored to read the messages.
- Others do not see the messages.
- Other community members ignore the messages.
- Some individuals feel that it will not happen to them (Barthe 2006:7).

On the other hand, a victim campaign which is focused on a specific type of crime, and that targets a small geographical area, tends to be more successful. This is attributed to the fact that the target audience feels that, in comparison to warnings about crime in general, the message is relevant to their immediate situation (Barthe 2006:7). In addition, at times victim publicity campaigns decrease crime while at the same time alerting offenders that the police have come up with strategies to deal with the crime issue. Even though offender warning is not the aim of victim campaigns, the message does reach them (Barthe 2006:8).

Although *The Carrying of Cash Safely Campaign* targets every bank customer who deposits cash, the campaign focuses mainly on three types of victims, namely: the individual, small businesses (which are cash-based) and saving clubs (famously known as *stokvels*) amongst the black African community. As a result, the campaign may be deemed a specific crime prevention publicity campaign in that it focuses on specific types of bank clients and deals with associated robberies exclusively. Where the individual is concerned, SABRIC recommends that when one needs to pay

personal accounts one should consider electronic banking methods such as internet, cell-phone or ATM transfers instead of cash withdrawals. *Stokvel* members are also warned to lessen their visits to the bank during high risk days, such as the Monday after month end. Small business owners are advised to avoid routine activities, such as making withdrawals on the same day of the week, at the same times or at the same branch (see routine activities theory in section 6.2.1). Additionally, business owners are advised to motivate their employees to open bank accounts in which their wages can be paid or alternatively use other banking methods such as card-less transfers, which do not require one to be an account holder. Moreover, small businesses are counselled to explore the use of cash-handling security companies to transport their cash or to ensure that whoever withdraws or deposits money for the company, is accompanied by another trusted individual. *Stokvel* members or saving clubs are advised to distribute the bank account number to members so that they can deposit their monthly contribution instead of paying it in cash (see Annexure L). It may thus be deduced that the main focus of this campaign is the removal of the target, as clients are advised to carry as little cash as possible. As noticed from the brief explanation of the campaign, its main focus is on protective measures to safeguard potential victims of associated robberies. However, it would be worthwhile for the campaign to also, as advised by Barthe (2006:6), include the following: (a) various ways which victims may use to report the crime; (b) hot-spots for associated robberies; and (c) areas where police resources have been allocated.

As illuminated by Bowers and Johnson (2003:1), one may ask: How would merely reading about some campaign influence offenders' behaviour? In an attempt to answer this question, the rational choice theory by Cornish and Clarke is used (see section 6.2.4). Based on this theory, perpetrators make decisions about the commission of crime by weighing rewards, effort and risk of committing that crime against each other (Bowers & Johnson 2003:1). As such, if the specific crime is more rewarding than the risk of being punished, then the offenders continue to commit the crime. Hochstetler (2001:747) adds that offenders are also – through the use of experience – continually revising their observations of the risks and efforts involved in committing the crime. Subsequently, the offenders' perception of risks and rewards in committing a specific crime may be manipulated through the use of publicity campaigns. In this way SCP techniques are also enhanced (Bowers & Johnson 2003:1). In the case of *The*

*Carrying of Cash Safely Campaign*, if victims follow the step-by-step procedures of carrying their cash safely, offenders may be discouraged and will no longer find committing associated robberies as rewarding, since victims will be protecting themselves (i.e. by carrying as little cash as possible or being accompanied to the bank by another individual).

Notwithstanding all of the above, SME1 (2016) is of the opinion that *The Carrying of Cash Safely Campaign* is not effective because he believes that people are moving away from reading print leaflets. Thus, SME1 suggests that the paper-based project should also be produced as a visual aid campaign where the tips are flashed on the monitors in the bank (for example) which clients can read while passing time standing in long queues. In this way, clients are sensitised to the dangers of having a lot of cash on their person and may possibly be deterred from withdrawing large amounts of money or may develop interest in exploring other methods of banking. SME1 (2016) further advises that money counting machines should be removed from the top of the counter and be placed out of view of the public. As a result, spotters will be denied the opportunity to see how much money a client is withdrawing (SME1 2016).

#### **10) Identifying properties**

In the case of theft and burglary, property can be identified through marking or engraving (Bajpai 2011:12).

SME1 (2016) suggests that there should be a system that is able to record the serial numbers on the bank notes when the client makes a withdrawal. In this way, if an offender is caught with notes which correlate with those given to the client, he/she can be linked to the offence.

#### **11) Reducing temptation**

Potential victims of street robbery, for example, may be advised to reduce the possibility for victimisation by refraining from walking around the streets wearing expensive and flashy jewellery (Clarke 1997:22).

SME2 (2016) and SME4 (2016) are of the opinion that very little can be done to prevent associated robberies if the client is not vigilant. They assert that client awareness of the dangers of carrying large amounts of cash is crucial (also see technique 9). In corroboration with the preceding, SME3 (2016) is of the opinion that the easiest and quickest way to reduce incidents is to educate people not to withdraw large amounts of cash. SME1 (2016) emphasises that banks have developed technologies which do not require people to have banking accounts. Thus small business owners should take advantage of such opportunities and pay their workers electronically, including those who are not bank account holders (also see Annexure L).

SME3 (2016) adds that there should be no bulk tellers in the bank because when one queues for the bulk teller other clients already know that one is there to either make a cash deposit, or to withdraw a large sum of cash. Consequently, spotters frequently target clients who utilise bulk teller services. SME3 (2016) additionally suggests that banks should set a low limit on the money a single client is permitted to withdraw. In this way clients may be persuaded to explore electronic banking, for example. In support of this notion, Gabor et al. (1987:168), also supported by SME2 (2016), are of the opinion that if individuals are advised to carry small amounts of cash, robbers may realise that the little money they will be obtaining from the individuals will not be worth facing the risk.

SME1 and SME4 (2016) also contend that when the money counting machines are placed on top of the tellers' counters, it enables spotters to identify potential victims, because the amount displayed on the machine is in full view of everyone standing in the queue. The latter was also noticed during the research conducted by Wright and Decker (1997:81), as mentioned in Chapter 3 under section 3.4.2.1. However, SME4 (2016) remarks that some banks have removed the machines from the top of the counter; and those who still have not done this, are advised to follow suit.

## **12) Denying benefits**

This approach is aimed at denying offenders the benefits of committing crime (Clarke 1997:23). Bajpai (2011:13) posits that in the case of theft, reducing the market and transaction of stolen goods may serve as a good example of denying benefits. Bajpai (2011:13) explains that market reduction will dishearten the thieves from stealing, as

they will no longer have clients to sell the stolen goods to. This principle cannot be effectively applied to the prevention of associated robberies because the benefits attained by offenders from committing the crime is the actual cash, which can be spent without having to involve a third party.

### **13) Rule setting**

To eliminate ambiguity and misconduct, it is important that an organisation develops a set of rules that governs conduct in their field of business (Clarke 1997:23). This technique is already being used by the banking industry, because firstly clients and bank personnel are not allowed to use cell-phones in the banking hall. However, SME11 (2016) adds that where clients are concerned, the cell-phone rule is seldom enforced by bank employees and as a result one still finds people using their phones inside the bank. SME11 (2016) further states that it is for this reason that spotters are able to use their cell-phones inside the bank to alert their accomplices (outside the bank) of potential victims. SME11 (2016) thus emphasises that in order to reduce associated robberies, banks need to be very strict concerning the non-use of cell-phones inside the banking hall.

### **14) Stimulating conscience**

As opposed to bringing lasting changes in the attitudes of offenders, measures are used to stimulate conscience at that very moment when one starts thinking of committing a particular type of crime (Clarke 1997:24). Examples of such measures are signs that encourage abiding to the traffic laws, such as: "Don't drink and drive"; dissuading trespassing, such as "Trespassers will be prosecuted"; or discouraging gender violence, such as "Real men do not abuse women". In connection with technique number three, where banks are encouraged to ban spotters from entering their branches as suggested by SME2 (2016), then the trespassing signage may be displayed to deter spotters from gaining entry into the bank.

### **15) Controlling disinhibitors**

Apart from obvious physical crime facilitators such as weapons, psychological disinhibitors such as alcohol and drugs may also facilitate crime (Clarke 1997:24). The use or abuse of these substances may weaken social and moral inhibitions and

damage one's awareness and reasoning, which in turn makes people oblivious of the fact that their actions are unlawful (Clarke 1997:24-25).

Where associated robberies are concerned, no evidence was found in the literature that associated robbers commit the crime while under the influence of either alcohol or drugs. However, it was reported by SMEs under point 3.4.2.3 that offenders do squander their loot on alcohol and partying, which might be motivation for their continuation to commit more crime in order to attain more money to feed the habit. As a result, the controlling of disinhibitors as a crime prevention technique may have a possible positive effect in the prevention of associated robberies.

#### **16) Facilitating compliance**

Examples of measures used to facilitate compliance and to decrease criminal activities, are for example the use of a taxi to travel back home after drinking alcohol to prevent drinking and driving; crowd control and management in public areas (Clarke 1997:25) to inhibit situational bursts (i.e. organised bank queues and courteous handling of customers) (Bajpai 2011:13). This technique may be applied in connection with techniques nine and 11 to successfully prevent associated robberies, if clients comply when advised to withdraw less cash or make use of other methods of banking such as electronic banking.

The SCP approach was chosen as a crime prevention method in this study because unlike most crime prevention methods it does not merely focus on the offender. The central message of the SCP approach is that crime cannot be understood by only focusing on criminal dispositions. Those who advocate for this approach, hold a strong belief that one needs to show how criminal inclinations interact with situational factors which lead to the commission of crime. Also, this approach encourages the use of routine precautions (by the target) to facilitate crime prevention. Moreover, SCP is a problem-solving approach which encourages managers from both the public and private sector to make some crime inhibiting decisions in their daily business activities. In this way, SCP focuses on public and private organisations and how their goods and services may increase criminal opportunities.

Taking the aforementioned into consideration, using the SCP approach in this research is fitting in that it is not one-sided (offender centred), and thus encourages involvement of the different stakeholders in private and public organisations, as well as the victim to become active participants of the crime prevention process. Therefore, by using this approach the researcher may possibly be empowered to make recommendations on the ways in which managers of the different banking groups may decrease the opportunities for the commission of associated robberies. In this way the bank protects both their image and their client. Secondly, by using this approach one may be able to unearth the different ways in which victims may take precautions not to create opportunities for the crime of associated robbery.

## 7.5 GEOGRAPHIC ANALYSIS OF CRIMINAL BEHAVIOUR

Location data of crimes are utilised to analyse concentrations of criminal behaviour patterns to identify what is popularly referred to as “hot-spots” of a particular crime (see Schmitz & Cooper 2015: 314, 315).

Bajpai (2011:13) explains that the identification and removal of crime hot-spots is central to the SCP approach. Clarke (1999) identifies five noteworthy measures in the process of hot-spot analysis:

- 1) **Hot-spots exploration:** This refers to areas where there is a very high concentration of criminal activities.
- 2) **Hot-spots identification:** This measure focuses on the identification of the specific geographic location which seems to be a magnet for criminal activities due to various factors that make that place vulnerable.
- 3) **Hot-routes analysis:** Due to their facilitation of criminal movement, some roads/routes may be deemed unsafe.
- 4) **Hot-objects identification:** Crime is mostly directed towards certain goods or targets due to their worth/price and accessibility.
- 5) **Recognition of hot-people:** Based on this measure, some people (due to certain characteristics) have a higher risk of becoming crime victims or are victimised more often than others.

In addition to the above, Smith and Clarke (2012:298) report that one is able to establish the number of criminal activities at specific locations “by comparing the number of crimes and the number of crime targets at each location”. As a result, one may then identify whether each location is: “(a) a crime generator (high number of crime incidents, low rate), (b) a crime attractor (high number of incidents, high rate), (c) crime enabler (high or low number of incidents, high rate), or (d) crime neutral (low number of incidents, low rate)” (Smith & Clarke 2012:298-299). Smith and Clarke (2012:298-299) further explain that crime generators contain many unprotected targets and thus if one wants to prevent crime in a crime generator area, protection of targets should increase. Crime attractors mainly attract offenders and thus to prevent criminal activities, offenders should be discouraged from entering such areas. Crime enabler places are said to have lost control over crime in terms of handling, guardianship and management; and thus to effectively reduce crime in such areas, the mentioned types of crime control should be increased (Smith & Clarke 2012:298-299).

As illuminated under section 1.2.1, the SAPS initiated a task team dedicated solely to incidents of associated robberies. This task team, headed by the SAPS, consists of police officials from various stations, investigators from the various banks (specifically the “big four”), risk consultants of security companies providing service to the banks, and a representative(s) from SABRIC. It is in this platform where the different banks and other members are able to share information on the crime of associated robbery and come up with ways in which they (as a collective) can deal with the crime. The team gathers intelligence (i.e. hot-spots and offender linkages) and information relating to investigation of the crime is disseminated and shared amongst the different experts, with the primary goal of findings ways to combat the crime.

Also, because it is difficult to link a spotter to a specific group (as discussed in sections 3.2.3 and 3.4.2.1) SABRIC compiles and distributes photos of the spotters to the task team and to the identified hot-spot branches of the represented banks. This is done for the sole purpose of identifying and linking spotters with the groups (i.e. gunmen and drivers) responsible for the actual commission of the robberies across the banking industry (SME5 2016). These photos, together with video footage, are also used by the experts as evidence in court.

This approach was chosen as the researcher envisaged looking for patterns in the development of hot-spots where the crime of associated robbery is concerned. As a result, by using this approach, recommendations of measures to be used in areas where associated robberies are mostly clustered, may be made.

## **7.6 CRIME PREVENTION THROUGH ENVIRONMENTAL DESIGN (CPTED)**

CPTED arose from theoretical approaches which investigate the connection between crime and place, such as situational prevention, routine activities, rational choice and crime pattern theories (Zahm 2007:6). The notion of this crime prevention strategy is that changing and manipulating the physical environment may lead to behavioural changes, which may in turn result in the reduction of crime. The main objective of CPTED is to study the crime problem by looking at ways in which environmental structures give rise to opportunities for delinquent behaviour (Zahm 2007:5) These techniques deal not only with crime opportunities, but also perceptions of the fear of crime where possible targets are concerned. As explained by Zahm (2007:5), CPTED differs from other crime prevention measures in that it does not focus on techniques such as target hardening, for example, to deny a potential offender access to an area, but focuses on issues relating to the design.

As reported by Zahm (2007:5), opportunities are eliminated by using elements of the environment such as access control, providing opportunities to see and to be seen, and defining ownership or encouraging maintenance of an area.

### **7.6.1 Access control through the creation of real and perceptual barriers to entrance and movement**

“The environment must offer cues about who belongs in a place, when they are supposed to be there, where they are allowed to be while they are there, what they should be doing, and how long they should stay” (Zahm 2007:7). Zahm (2007:7)

further advises that guardians (i.e. people) play a crucial role where access control is concerned, in that if they pay attention, they may be able to identify peculiar activities or people and thus report suspicious activities to those in charge of the specific territory.

### **7.6.2 Use design to accelerate opportunities to see and be seen**

The use of this strategy facilitates sight of areas such as parking lots, neighbouring buildings, one part of the current building to another and pathways (Zahm 2007:8). Again, potential users of the space need to support the space by being observant and reporting strange behaviour (Zahm 2007:8). Zahm (2007:8) further explains that additional design support may be offered by physical security in the form of security guards or CCTV. Furthermore, careful selection and regular maintenance of trees and plants also play a pivotal role where the design of an area is concerned. Lastly, as emphasised by Zahm (2007:8), the location of the building may either increase or decrease views.

### **7.6.3 Define ownership and motivate maintenance of the area through the use of design**

Concomitant with access control, the design should offer hints on who should or should not occupy that particular space (Zahm 2007:10). This can be facilitated through the use of rules and regulations regarding use (Zahm 2007:10). Examples of practical techniques which may be used to facilitate this measure, as suggested by Zahm (2007:10), are locks, alarm systems, CCTV or security guards.

Important to note is that the CPTED as a crime prevention method does not focus on safety but on design and productive use of the space rather than on security (Zahm 2007:10). What this means, as explained by Zahm (2007:10), is that the hardening of targets and security measures are not the primary means used by this method to ensure the prevention of crime. However, measures such as burglar alarms, cameras, guards and locks may be used to support a building design, which is the main focus of the CPTED method (Zahm 2007:10). In addition, the CPTED is not solely the

responsibility of the police, but it is a team effort which requires that all stakeholders involved remain accountable for their role in the process (Zahm 2007:10).

In contrast with the above, the main disadvantage of the CPTED is that the measures recommended to be put in place may be costly, thus discouraging implementation (Zahm 2007:12). However, most of the strategies such as policy changes are free and may be affected in a relatively short space of time (Zahm 2007:12).

The CPTED is used in this current study, firstly, as it may help in finding out how banking halls may be better designed in such a way that they serve as a crime prevention method in both the detection of the offender and deterrence of associated robbery. Secondly, SME4 (2016) strongly believes that the lack of privacy inside the bank is one of the factors contributing to the rise in bank-following robberies; and this is one of the reasons why some banks have attempted to change their layout/set-up. However, SME11 (2016) argues that changing the layout and design in order to prevent one type of crime is flawed, as the change in layout may facilitate other types of crime, leading to displacement of criminal activities. Thirdly, the central focus of crime preventative strategies utilised in this study (and the theoretical approaches – particularly opportunity theories as discussed in Chapter 6) is on the reduction of criminal opportunities. As such, this strategy is deemed suitable for the prevention of associated robberies as one of its objectives to encourage environmental designs which discourage the rise of criminal opportunity.

Even though preventative strategies against associated robberies are already in place, and some recommendations for improved strategies have been made by SMEs as discussed above, various challenges are still faced by the various stakeholders involved. It is for this reason that the next section highlights the various challenges faced in the prevention of associated robberies.

## **7.7 CHALLENGES**

As revealed during interviews with SMEs, the main challenges faced with regards to the prevention of associated robberies are the vague crime categories, inability to link spotters to the robbery, and under-developed task team.

### **7.7.1 Vague crime categories**

SME3 (2016) explains that the fact that there is no specific crime category called associated robbery – as previously explained under sections 1.2.1, 3.2.2 and 3.6 – means that this crime is still difficult to police. SME4 (2016) adds that due to the lack of a specific crime category, the conviction rate for this crime rate is low. He explains that in a case of possession of a firearm, for example, one cannot convict four people for only one firearm. Consequently, the gangs often convince the offender with fewer crimes to admit guilt because he/she may receive a lighter sentence while others walk away without being convicted and thus continue committing the crime (SME4 2016).

SME3 (2016) further asserts that investigation and prosecution of associated robberies is difficult for three main reasons: Firstly, it is not a crime for one to be in a bank or to loiter around. Secondly, if a spotter is found in a bank, he/she cannot be chased away. Finally, because there is so much fighting and dishonesty among the members in the associated robbery offender groups, members often do not trust each other; as a result new groups are being formed on a regular basis. Therefore, the spiralling number of associated robbery groups makes it challenging to link suspects to specific groups (SME1 2016).

### **7.7.2 Inability to link spotters to the robbery**

Due to the fact that the spotter is not always present during the execution of the robbery, as the role of a spotter is mainly to identify potential victims and pass on the information to accomplices who carry out the robberies (see section 3.4.2.2), investigations are prolonged and complicated (Moneyweb 2010; SME3 2016; SME1 2016). As such, the criminal justice system is struggling to place spotters on the court roll. Although spotters may be identified via video footage supplied by the bank (refer to case study in section 7.4.1.1), linking them to both the crime and the gunmen is not always an easy task because they are often not captured on the crime scene (SME1 2016).

### **7.7.3 Under-developed task team**

There seems to be dissimilarities between the opinions of SMEs concerning whether the task team is making an impact on the reduction of bank-following robberies. While some strongly believe that the task team is effectively delivering its mandate – which is to decrease incidents of the crime in question – others such as SME1 (2016) hold a strong opinion that the task team is not functioning optimally. SME1 (2016) gives four reasons for the ineffective functioning of the associated robberies task team. Firstly, when the task team was formed it was supposed to focus only on robberies of the British and American Tobacco Trucks (BAT) and then in 2015 it was decided that bank-following (associated) robberies should also be included. As such, police clusters around Gauteng were requested to release members (especially those who are knowledgeable on the crime in question) to join the task team so that every station is represented. The police officer reveals that due to manpower issues at station level, some police stations were not able to send representatives. As a result, even though all *clusters* in the province are represented, not all *stations* are represented. Subsequently, he (in his cluster for example) has to deal with incidents from 15 police stations alone. Secondly, even though everyone is aware of the task team, some stations do not always follow procedure (i.e. alerting the task team representative in the cluster when dockets are available at the station(s) for collection). Thirdly, SAPS investigating officers in the task team still have a primary mandate of serving in their individual stations and thus they cannot focus solely on associated robberies. Consequently, members are over-burdened with work.

Finally, members rely on the resources at their specific station. Therefore, if a station vehicle, for example, is needed to be used by members at the station, the task team member has to take it back. It is for this reason that SME1 (2016) feels that the lack of dedicated resources makes it difficult for the task team to function effectively. SME5 (2016) and SME1 (2016) concur that the lack of resources where the SAPS is concerned, is making the fight against incidents of associated robberies insurmountable. Thus both SMEs suggest that the SAPS should increase the resources available to them.

SME11 (2016) adds that police officers should be provided with guidelines on how to investigate this crime type. The participant further states that police should improve arrests and properly prepare cases to ensure convictions. In the latter SME's opinion,

successful convictions will discourage other perpetrators from committing the crime. Moreover, SME11 (2016) holds the view that the police should learn how to conduct lifestyle audits, because a thorough lifestyle audit can also be successfully used in a court of law as evidence. A lifestyle audit, as explained by SME11, is a tool used to identify fraud where tests are performed to determine if an individual's (an offender in this case) lifestyle corresponds with the income the person claims receive. To explain the concept of lifestyle audit, SME2 (2016) adds by using an example of an associated robber who appears before the court and reveals that he earns R5 000 out of a tuck shop. However, judging from the type of clothing he is wearing, it seems as if the clothes cost more than the money he claims to be earning. As such, if a lifestyle audit were to be conducted, the SAPS would look at where the offender's income is coming from, how much he earns, and they would assess if the offender's lifestyle is congruent with his income.

SME4 (2016) posits that the relationship between the banks, SAPS and SABRIC should be strengthened and the abovementioned stakeholders should continue – as a team – in their attempt to prevent the crime in question. In addition, SME4 (2016) emphasises the importance of infiltrating the groups responsible for the commission of associated robberies and using their members as informers.

## **7.7 SUMMARY**

Although preventative measures could not, due to the secrecy of banking information, be discussed in great detail – the discussion shows that the banks are continually upgrading their systems to ensure the safety of their clients when using banking facilities. One such security system is the digital video surveillance, which has become a crucial part of investigations and may also be used as evidence in a court of law. However, there seems to be consensus among the SMEs that even with all the security measures put in place by the involved stakeholders, the onus still lies on bank clients to appropriately protect themselves by refraining from carrying large sums of cash on their persons. Consequently, clients are also advised to be consistently vigilant to potential threats before making cash deposits or after withdrawals of large amounts. To emphasise the aforementioned, SABRIC CEO (Pillay) warns that:

*Having large sums of cash on you is really what creates opportunities for perpetrators of this crime, and simple behavioural changes such as opting to make electronic transfers into beneficiary accounts can completely eliminate the risks associated with carrying of cash for both individuals and small business persons (News24 2010).*

Two objectives of the study were met in this chapter, namely: exploring the impact the crime of associated robbery has on victims, as well as the identification of current measures applied to prevent the crime. Moreover, this chapter also showed how theory may be used not only to explain the reason why crime takes place, as dealt with in great lengths in the previous chapter, but how theory may also be used in the development of crime prevention measures.

## Chapter 8

### SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSION

#### 8.1 INTRODUCTION

As discussed under section 1.2, the forceful manner in which the crime of associated robbery is executed, makes this a violent and traumatic crime which is a serious concern to the South African community (also see section 3.5). Despite the fact that there has been a significant increase in incidents and associated losses due to the crime of associated robbery (as shown in section 1.2.1), there is still little to no scientific research conducted on the phenomenon. Subsequently, since little is scientifically known about this crime, the CJS and the banking industry may be having difficulties to create measures to combat it. It is for this reason that the researcher embarked on this study to make a contribution, firstly in developing a scientific knowledge base of the phenomenon of associated robberies. Secondly, this research aimed to bridge the gap between academia and practice by promulgating research results which will make a constructive operational impact in the development of measures to prevent associated robberies. Finally, this research also aimed to pioneer new knowledge, to improve theory by placing this unknown phenomenon in the criminological research milieu, as well as to encourage forthcoming research studies on the same topic. Consequently, to meet the abovementioned aims, the following objectives were developed:

- To conceptualise associated robbery.
- To analyse and describe the MO of associated robbery.
- To conduct an analysis of victim demographics and social context.
- To establish reasons and/or precipitating factors for victimisation.
- To explore and describe the impact the crime has on victims.
- To determine preventative measures that may be implemented to deter associated robberies.
- To describe the general public's perception of the crime of associated robberies.
- To offer a theoretical explanation of the phenomenon of associated robberies and victimisation.

- To develop a preventative model based on the literature and data collected from banking clients/general public, victims and SMEs.

**Chapter 1** oriented the reader to the study in terms of the introduction, problem statement, research goals and objectives as well as primary and secondary questions. In this section the foundation of the phenomenon is laid through a brief sketch of the nature and extent of associated robberies. The conceptualisation of the topic at hand was initiated in this chapter through the definition of key concepts, after which some operational definitions were coined. The various epistemological stances underpinning the study were defined and detailed explanations were provided of how each applied to the study.

**Chapter 2** offered an in-depth explication of the methodology utilised in terms of the research design and issues relating to reliability, validity, ethics and study limitations.

The literature discussed in **Chapter 3** further conceptualised the phenomenon. However, due to the lack of both local and international scientific literature on the specific phenomenon in question, data were collected through interviewing knowledgeable SMEs on the topic in order to bridge the gap. As a result, in-depth data were provided and thus the objective was attained. In this chapter the concept of associated robbery as a crime generator was explored. This is done through a deductive discussion of the various crime types of which one who has committed a crime of associated robbery, can be found guilty of – depending on where or how the incident was committed. These crime types include the *trio crimes* (i.e. house robbery, vehicle hijacking and business robbery), street/common robbery and fraud – specifically identity theft. This chapter furthers the conceptualisation of associated robberies.

The focus of **Chapter 4** was the analysis of the qualitative interviews with victim participants. The purpose of the chapter was to meet the following objectives of the study: (a) to conduct an analysis of victim demographics and social contexts; (b) to establish the reasons and/or precipitating factors why certain individuals are selected as victims; and (c) to describe the impact of the crime of associated robbery on the victim.

**Chapter 5** presented the analysis of findings from the quantitative survey, which targeted three types of banking clients, namely: the individual, *stokvel*/saving club members and small business owners. The main study objectives attained through the survey and this chapter were the description of the general public's perception of the crime of associated robbery, and the assessment of victimisation risk regarding the three types of banking clients mentioned above. In addition, this chapter also painted a picture of the demographics of the victims.

Through **Chapter 6** another research objective was met (i.e. the explanation of associated robbery through the use of theories). Opportunity theories were found suitable for explaining the phenomenon. As a result, SCP strategies in conjunction with CPTED were utilised together with the theories, since the focus of the two crime prevention strategies is the elimination of opportunities as a way of reducing victimisation. These crime prevention strategies were dealt with in **Chapter 7**.

**Chapter 8** presents a summary of the findings promulgated in both Chapter 4 and Chapter 5. The specific objective met through the current chapter is the presentation and explanation of the developed preventative model (see section 8.2.7) through this study; mainly to be used as part of the recommendations given to the various stakeholders involved in the development of preventative measures for associated robberies. As such, by virtue of having developed the model (through the use of literature and empirical data) this research made a significant contribution in practice and presents intervention prospects in terms of crime prevention, specifically for associated robberies.

## **8.2 SUMMARY OF FINDINGS**

Below is a summary of the main findings of this study based on the research questions and objectives.

### **8.2.1 Conceptualisation of associated robberies and analysis of the modus operandi**

Conceptualisation as explained by Mouton (1998:109-110), has two meanings. Firstly, it is said that conceptualisation refers to the process of defining clear and unambiguous key concepts (Mouton 1998:109). Secondly, conceptualisation, as defined by (Mouton 1998:110), refers to the integration of the research problem to theories in the specific field of study or making use of theoretical frameworks to explain the research problem.

This objective, as explained by Mouton (1998:109-110), was reached in the following ways: Firstly, identified as a problem in Chapter 1 is that, even though the increase in incidents and losses due to the crime of associated robbery as well as its violent nature is a serious concern to the South African community, there is still little to no scientific research conducted on the crime. The phenomenon was also conceptualised through clear definitions of central concepts (section 1.5). Secondly, the review of literature, specifically through in-depth semi-structured interviews with SMEs (see section 2.3.3.1 and Chapter 3), provided a clearer picture of the concept of associated robbery. Associated robbery was thus defined as the robbery of a bank client while en-route to the bank (i.e. branch, ATM or cash centre) to make a cash deposit or while en-route from the bank after affecting a cash withdrawal (see section 1.5).

As a result, by conceptualising the crime of associated robbery, this research bridges an existing gap in the availability of information. From the interviews, the unknown phenomenon of associated robbery was explicated and explained in detail under Chapter 3. The sub-types and MO of associated robberies were identified and explained as follows:

#### **a) Robbery before deposit**

This type of associated robbery, as depicted in the definition above, takes place while the bank client is en-route to the bank to make a cash deposit.

#### **b) Robbery after withdrawal**

Robbery after withdrawal takes place when the bank client is robbed after she/he has affected a cash withdrawal. Identified as the most predominant type of associated robbery, this category is further broken down into the following three sub-types of associated robbery, which may seem non-violent in nature because the client is scammed and tricked to give up their money without the perpetrator applying overt force or violence.

*i) Muti*

After a foreign substance has been smeared on a bank client by a perpetrator, an accomplice approaches the client making him/her aware of the strange substance which will make his/her cash (both on his/her person and in the bank) disappear. However, the client is told that the disappearance of the money can be prevented if the client goes through a cleansing process, which the accomplice claims he/she can facilitate. Subsequently, the target is asked to follow the accomplice, who lures him/her to a remote place where the other perpetrators (accomplices) are waiting to rob the bank client.

However, an atypical MO surfaced in this study where one of the victim participants (Victim 001) revealed that she was neither on her way to the bank nor had she withdrawn cash from the bank when the perpetrator(s) approached her. Subsequently, the two questions that arose from both the victim and the researcher were as follows: a) Why did perpetrators target this specific victim without spotting her at a bank withdrawing cash?; and (b) How did perpetrators know that the victim had money in her bank account? Possible answers that could be given to this question were firstly that the victim was probably in the wrong place at the wrong time, and thus she was selected by chance as perpetrators were seeking for an opportunity to find a potential victim. Secondly, the victim's routine could have been studied by the perpetrators and thus from the routine they may have picked up that she has a large amount of money in her bank account. If this is the case, the former reason thus confirms the assertion made in Chapter 3 that associated robbers are opportunistic. Should the latter be true opportunity theories such as routine activities theory (as dealt with in Chapter 6) may, in this case, be used to explain the reason for victimisation.

*ii) Money bomb*

Money bomb takes place when what seems like a bundle of money (i.e. newspaper covered with legitimate bank notes on the outside) is thrown on the floor to capture a bank client's attention. As a result, when the client who has just withdrawn cash from the bank attempts to pick up the cash, another person (a perpetrator) appears and picks up the money at the same time as the client. The perpetrator then suggests to the client that since they saw the money together, they should go to a private place to share it. Similar to the *muti* MO, when the perpetrator arrives with the client at the place where the money should be shared, his/her accomplices will be waiting to rob the client. Also revealed was that in some cases bogus police officers will approach the client claiming to investigate a case where money was lost and ask the client to hand over the money which was withdrawn from the bank, only to swap the client's legitimate cash with newspapers. This MO was also found in the empirical research as explained by Victims 001, 003 and 005.

*iii) Spiked drink*

After approaching the victim and thus building rapport with him/her, the perpetrator offers the victim a drink spiked with a drug identified by the SMEs as some type of a sleeping pill. As a result, due to overdose from the substance the victim becomes incapacitated and in turn wakes up either in a strange place or in hospital after being robbed. Of note is that in this research it was found in case 005 that the money bomb and spiked drink MO were used together. Also seen, as explained above, is that during *muti* and money bomb incidents bogus police officers were a central feature. Consequently, this may mean that these three MO (*muti*, money bomb and spiked drink) have similar characteristics and are used in conjunction with one other.

Found in Chapter 3 was that associated robbers depict characteristics of both professional and opportunistic robbers. As a result it was decided, based on this literature, to further conceptualise this unknown phenomenon by placing it in the existing body of criminological research through the use of opportunity theories in Chapter 5. In an attempt to explore associated robbery from a criminological point of view, five criminological opportunity theories were thus utilised, namely the routine activities approach; lifestyle exposure model of personal victimisation; opportunity model; rational choice; and crime pattern. This is explained in more detail under section 8.2.3.

These two findings (conceptualisation of associated robberies and analysis of the MO) were essential in that the phenomenon was, before this study, scientifically unknown. The conceptualisation or clear definition of associated robberies thus began the groundwork in bridging the gap in existing literature. As such, this study may be used as a point of reference by professionals in both academia and practice.

### **8.2.2 Victim demographics and social context**

As depicted in Chapter 5, the correlation co-efficient between demographical variables and the risk of being victimised was negative, meaning that no positive relationship was found between the two variables. Subsequently, this confirms the affirmation by SME2 and SME8 (2016) that victim selection is not based on demographics but on the carrying of large sums of cash. Nonetheless, the following were identified as characteristics of victims as seen in the current study and based on the results of the survey (see section 5.2.6.2):

- Race: African.
- Gender: Female.
- Nationality: South African.
- Age: 31–35.
- Educational background: Tertiary/University.
- Occupation: Formally employed.
- Payment method preference: EFT.
- Cash withdrawal frequency: Two to three times a month.
- Victim not accompanied to the bank.
- Victim not aware of *The Carrying of Cash Safely Campaign*.
- Victim feels that the banks are not doing enough to create awareness of associated robberies.
- Victim feels that the banks are not doing enough to protect their clients.
- Victim feels that the SAPS is not doing enough to protect bank clients.

Throughout the thesis emphasis has been placed on the fact that having a large amount of money on one's person is the primary characteristic of an associated robbery target (see section 8.2.3). This was affirmed during the qualitative empirical research where four of the victim participants revealed that they were robbed after withdrawal of cash from the bank (see section 4.2.2). Moreover, in all 94 incidents from the quantitative survey, when the participants were robbed, they were either carrying cash meant to be deposited at the bank or they had withdrawn it from the bank (also see section 5.2.6.2). As a result participants were, regardless of the demographics, chosen as victims because they had a commodity sought after by the perpetrators.

Knowing who the victim is or why one is victimised (as discussed in more detail in the next section) is imperative for the development of crime prevention strategies. When stakeholders know the characteristics of the victim, specific crime strategies aimed at combating that crime will be more focused and will target the correct audience. In this instance *The Carrying of Cash Safely Campaign*, for example, could be more successful if it is created in such a way that it reaches the correct type of audience identified as the predominant victims of associated robberies.

### **8.2.3 Reasons of victimisation and precipitating factors**

In addition to the literature obtained from the SMEs, as well as empirical data collected from research participants, victimisation theories were applied in an attempt to understand victim precipitating factors or the reasons why some individuals are victims of associated robberies. Opportunity theories, namely routine activities, lifestyle exposure, opportunity model, rational choice and the crime pattern theory were then used as the main theories to explain reasons for victimisation. These theories were used to place this unknown phenomenon of associated robbery into the existing body of criminological research. By so doing, this research bridges the gap in existing scientific research on associated robbery. Therefore, theories were used in this research for the following reasons:

- To understand why individuals become victims of associated robberies.

- To assist in identifying the information needed to develop effective preventative strategies for associated robberies.
- To provide knowledge on how bank clients can protect themselves from victimisation (see section 6.2).

As cautioned by Walsh and Hemmens (2014:85), even though victimisation theories are used to analyse the role that victims play in contributing to their victimisation, this should not be interpreted as putting the blame on the victim, but rather as a way of trying to understand as well as to prevent victimisation.

Through the use of opportunity theories it was then deduced that carrying large sums of cash by individuals creates an opportunity for one to be targeted as a victim of associated robbery. Also, by virtue of the victim being a softer target (in comparison to the bank for example) with a lack of guardianship, it would make a bank client an easier target for robbery. In summary, the elements of routine activities may be applied to the crime of associated robbery in the following way (see sections 4.2.2, 5.2.3.5 and 6.2.1.2):

- **Value:** A bank client who is carrying large sums of money on their person is regarded by an offender as a suitable target whose financial value is desirable.
- **Inertia:** Since many bank clients prefer being unaccompanied to the bank, as revealed in Chapters 4 and 5, it can be inferred that the offender does not require much effort to attain an unaccompanied client who is carrying large sums of cash. Moreover, bank clients are not allowed to enter the bank with weapons and thus perpetrators may use this to their advantage, as they know that in most cases their targets are unarmed.
- **Visibility:** The use of spotters allows the robbers to recognise the target.
- **Accessibility:** In relation to inertia, the fact that bank clients prefer not to be accompanied to the bank makes it easy for them to be accessible to the offenders. Also, the use of spotters to identify the victim before-hand makes it easier for the perpetrators responsible for executing the robbery, to access the client without drawing attention to themselves.

Another important element of opportunity theory, to explain the reason why individuals fall prey to associated robbers, is the absence of capable guardianship (see section 6.2.1.3). Capable guardianship, as explained in Chapter 6, does not necessarily mean the police or security officers, but other persons can also act as a guardian. When asked if they were accompanied to the bank when they affected cash withdrawals, four of the victim participants indicated that they were alone (see section 4.3.1.3). As a result, respondents could have been identified as attractive targets because they lacked guardianship. From the quantitative survey results 58 per cent of the individual clients and 51 per cent of the *stokvel* clients indicated that whenever they affected either a deposit or a withdrawal of large amounts of cash, they were not accompanied by another trusted individual. Subsequently, the fact that clients were unaccompanied while en-route to or from the bank to affect either a cash deposit or withdrawal of a large sum of money, means that they lacked capable guardianship to offer them protection against being robbed. The phenomenon was also criminologically explained through the use of opportunity theory by looking at the aspect of routine activities, where it was deduced that some clients (especially small business owners and *stokvel* members) may be victimised as a result of perpetrators studying their routine (i.e. banking on the same day of the week at the same time, using the same branch). Out of the seven banking behaviours used to determine possible routine by small business owners, using the same branch all the time ranked at the top, as it was selected by 30 respondents; followed by banking at the same time being reported by 18 merchants, while 17 of the business owners reported that they banked on the same day of the week. Consequently, from the latter it could be inferred that following routine may be putting small business owners at risk of becoming victims of associated robberies.

Also of note is that from the rational choice theory point of view, bank clients could be victimised due to the fact that offenders weigh the benefits of committing the crime against being punished or caught. It can then be deduced that the fact that incidents continue to increase, means that the financial benefits of the crime (as explained in Chapter 3) may be lucrative and by far outweigh punishment. This is also evident in that it was reported before that the conviction rate for this crime type is low; and that prior to and at the time of the study it was an insurmountable challenge to link the spotters to the gunmen. As such, associated robbers as rational thinkers may be using the latter to their advantage.

Although the aim of this study was not to explain the phenomenon from the offender's point of view, strain/anomie theory was used in an attempt to understand why offenders commit associated robberies. Moreover, it was highlighted in section 7.3 that crime prevention measures should also focus on what makes an offender inclined to commit crime. It was revealed by SMEs in Chapter 3 that associated robbers' primary motivation for committing the crime is firstly the need of money and then they continue committing the crime to maintain a lavish lifestyle. This proved the notion by the anomie theory that when there is a lack of balance between societal goals and the means of attaining the goals, then strain takes place (see section 6.4.1). Consequently, when people feel the strain they devise innovative ways of attaining societal goals – like in the case of associated robbers (also see 6.4.1).

Connected to the above objective, research participants reported the following as the three top reasons why bank clients fall prey to associated robberies:

- **Negligence on the part of the client**

This behaviour was reported by 72 per cent of participants (n=360) during the survey.

- **Withdrawal of large amounts of cash**

During the qualitative interviews two participants reported that they believe they were victimised because they had large amounts of money on their person. Withdrawal of large amounts of cash was indicated as a reason for victimisation by 70,4 per cent of participants (n=352) who took the survey.

- **Collusion between bank employees and robbers**

Two of the victim participants indicated that they were robbed because they believed robbers got information from inside the bank. The survey results showed that 61,2 per cent of the respondents believed that bank tellers give robbers information about the clients.

In connection to the previous finding, knowing reasons why certain individuals are selected as victims for associated robbery is crucial in that this knowledge will put bank clients in a position to take actions to protect themselves. Also, this information may

assist the concerned stakeholders (i.e. the banking industry and the CJS) to come up with effective preventative measures against the crime in question. The use of victimisation theories (more specifically opportunity theories) to explain crime victimisation is one of the major contributions made by this study in that, for the first time in South Africa and possibly internationally, the phenomenon of associated robbery was placed on the criminological research domain. Also, the use of theories further facilitated an understanding and provided reasons from a criminological point of view as to why certain bank clients are more inclined to become victims of associated robberies.

#### **8.2.4 Impact of the crime on the victim**

The impact of the crime was studied from the victim's point of view and the following were reported by victim participants:

- **Financial impact**

As mentioned in section 7.2.1, the first impact of associated robbery on the victim is the obvious loss of cash. Depicted in section 4.4.1 is that the lowest amount of cash lost by victim participants was R800 while the highest was R45 000. This is a clear indication that associated robbers are primarily motivated to commit this crime due to the ease with which they are able to attain cash from the victim; thus at times leaving the victim with devastating financial consequences.

- **Physical impact**

Due to the shock and trauma caused by the robbery, Victim 007 who was pregnant at the time of the incident, started bleeding and feared the loss of her unborn child (see section 4.4.2). Moreover, Victims 002 and 005 witnessed fatal physical injuries of secondary victims (also refer to section 4.4.2). In Victim 005's case the secondary victim was killed. Also, Victim 005 was given a spiked drink which landed him in hospital. Important to note is that the drug overdose from drinking the two bottles of juice could have caused serious damage to his internal organs.

- **Emotional impact**

The emotional impact reported by the victim participants (as mentioned in section 4.4.3), were as follows:

- Emotional trauma.
- Post-traumatic stress disorder.
- Self-blame.
- Feeling of numbness.
- Anger.
- Lack of trust.
- Fear.
- Anxiety.
- Inconvenience.

In summary, Walsh and Hemmens (2014:84) report that due to victimisation some people are wounded for a lifetime and others suffer permanent disability. However, the worst impact of victimisation, as identified by Walsh and Hemmens (2014:84), is the psychological impact where victims experience feelings such as “depression, guilt and self-blame”. These emotions were reported by victims in this study as well. Macmillan (2001:12) adds that victimisation “also changes one’s perception of and beliefs about others in society. It does so by indicating others as sources of threat and harm rather than sources of support”. Three victim participants reported during their interviews that they will never trust anyone again.

Knowing the impact that the crime of associated robbery had on victims was important, because this type of information gives one an idea of the nature and extent of the crime. Having knowledge of the latter shows that the research problem – as identified at the beginning of this project – is real and it proves that there was indeed a need for investigation of the said problem. Moreover, this information further places stakeholders, such as the banking industry and the CJS, in a better position of knowing how to allocate resources to deal with the crime and how to craft preventative methods based on the nature and extent of the offence.

### **8.2.5 Preventative measures currently employed**

From interviews with SMEs, the following were listed as the current measures used to reduce associated robbery incidents by the different stakeholders involved:

- **Banks**

The banks use video footage to identify the spotters. The various banking groups are also represented on the task team regarding associated robberies, where intelligence on investigations and prevention information is shared between the SAPS, SABRIC and other stakeholders.

- **SABRIC**

As a point of liaison between the banks and the various stakeholders, SABRIC collects information on the crime of associated robbery and assists with promoting public awareness of the crime. Consequently, *The Carrying of Cash Safely Campaign* is run by SABRIC in collaboration with the banking industry, the SAPS and other stakeholders.

- **SAPS**

A special task team dealing specifically with associated robberies was developed by the SAPS. Although the task team has its anomalies (as explained in section 7.7.3) the aim of the task team is to improve conviction rates by centralising investigations and gathering intelligence on the crime. The team is led by the SAPS and comprises representatives from the South African major banks, SABRIC and security companies working closely with the banks.

It was important to determine which current preventative strategies are in place in order to identify loopholes and make recommendations on how the measures can be improved to effectively decrease associated robberies. As thorough on how these measures may be improved is dealt with in-depth in Chapter 7 and below through the discussion of the associated robbery prevention model in section 8.2.7.

## **8.2.6 General public's perception of the crime of associated robberies**

This objective was met through the quantitative phase of the research where a survey was conducted and the target audience was the general public (any adult residing in Gauteng and who holds a bank account with any of the South African banking groups).

The results of the survey showed that 72 per cent of the public was not aware of *The Carrying of Cash Safely Campaign*. Also found was that 31 per cent of the public believed that the banks are doing what they can to protect clients, but that it is still up to the clients to ensure that they take care of themselves. It was found that 47 per cent of the public was generally not satisfied with the role played by the SAPS regarding the protection of bank clients. The two main concerns raised were firstly that SAPS officials are not visible enough around banks, more especially during high risk periods such as month end. Secondly, the public also felt that late reaction to incidents by the SAPS was another issue of contention. Moreover, 53 per cent of the public, together with the victim participants, indicated that even though the prevention of associated robberies should be a collaborative effort, measures implemented to reduce the crime will not be successful if the victim is still negligent (i.e. carries large sums of cash and/or is not vigilant or aware of surroundings).

It was imperative to find out what the general public's opinion is concerning the phenomenon of associated robbery, because this type of information will further assist stakeholders in the development of effective measures for associated robbery. Moreover, the findings promulgated through the survey may be used by the stakeholders as a tool to evaluate current preventative measures against associated robbery. As a result, the findings gathered from the public may assist in evaluating which measures are working successfully and which still need to be improved. Additionally, knowing what their clients' opinion of their service is, may assist the banking industry in coming up with ways of ensuring that their clients' needs are taken care of. Yet again, this study has the potential to make a positive impact in practice.

### **8.2.7 Associated robbery prevention model**

The associated robbery prevention model initiated by this study is built on the environmental approach, specifically the Situation Crime Prevention (SCP) approach;

which (as explained in section 7.4.1) focuses on stopping criminal opportunities through increasing risks for detention and increasing difficulty for committing the crime. Measures used here (as retracted from the SCP strategy) emphasise the importance of targeting specifically the crime of associated robbery through the identification, manipulation and controlling of situational or environmental factors related to the crime of associated robbery.

Moreover, the other premise of the SCP is that crime does not take place randomly but it is concentrated in a certain area known as a crime hot-spot (see sections 6.2.1.3 and 6.2.5 for the crime pattern approach and section 7.5 for geographic/hot-spots analysis). As found in 4.2.2 (and illuminated under sections 6.2.5 and 7.5), the banks can be classified as both crime generators and crime attractors for associated robberies; thus it is important that the crime pattern approach and geographic analysis be used in conjunction with the SCP to construct the prevention model. Crime generators, as explained by Smith and Clarke (2012:298), are conventional places (i.e. the bank in case of this study) which may be visited by both the offender and the victim, but the offender decides to commit crime as an opportunity arises. Crime attractors are defined as places where various criminal activities may take place and offenders are usually drawn to such places (i.e. offenders may be drawn to the bank to commit crimes such as associated robbery, bank robbery, card fraud) (Smith & Clarke 2012:298).

According to Smith and Clarke (2012:298-299) crime generators include unprotected targets; therefore if one desires to prevent crime in a crime generator area, targets should be better protected (see section 7.5). Crime attractors, on the other hand, are said to be places which attract offenders (i.e. banks) and thus if one plans to combat criminal activities in crime attractor areas they should use measures which will discourage offenders from entering such areas (also see section 7.5). The former and latter are explained in more detail in the explanation of the model. Due to the fact that the banking vicinity can (as found in section 4.2.2) be deemed a crime generator and a crime attractor for associated robbery, the crime pattern approach was suitable for use in the creation of the model. Used jointly with the situational approaches to build the model, are the following:

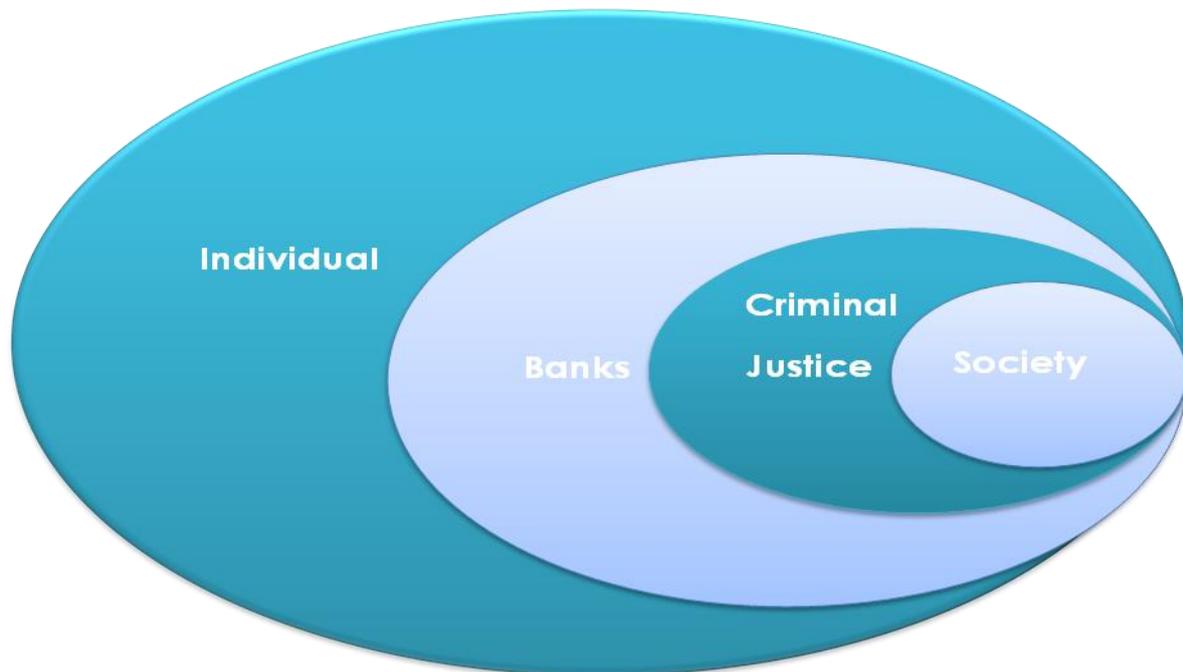
- Opportunity theories: the routine activities approach; lifestyle exposure model of personal victimisation; opportunity model; rational choice and crime pattern.
- Twelve of the 16 SCP techniques. The reason why only 12 of the techniques discussed in-depth under section 7.4.1.1 were used to build the model, is because the other four (i.e. target hardening, controlling facilitation, identifying properties and controlling disinhibitors) do not apply to the specific crime of associated robbery.
- Crime Prevention Through Environmental Design (CPTED) techniques.
- A thorough study of the available scientific literature, more specifically interviews with the SMEs, shed significant light on how the crime of associated robbery may be prevented.
- Empirical phase of the study, where the research methodology was utilised to analyse and discuss in detail the identified problem, after which results were disseminated in Chapters 4, 5 and 8.

The primary message of the model presented in Figure 4 is that reduction of the crime of associated robbery is a collaborative effort between the individual, the banking industry, the CJS and the public at large.

### **1) Access control**

The banks may use this strategy by training their security officers to identify suspicious individuals such as spotters, and in turn remove them from the banking premises. Also, the model recommends the training of bank employees in identification of typical spotter characteristics such as falling out of the queue only to go back to the end of the same queue. The latter is a typical technique used by spotters to buy time while they scout for a potential target. Also recommended is that bank employees need to be alert and ready to identify spotters from the photos distributed (see section 7.4.1.1).

**Figure 4:** The associated robbery prevention model



## **2) Deflecting offenders**

The model suggests that this technique, as already applied by the banks where some areas are for employees only, should continue. However, prohibition of certain individuals who are already identified as spotters from entering the bank – as suggested by SME2 (2016) – is also recommended. Since the banking hall may be viewed as a crime attractor for spotters, banning entry will thus mean that the banking hall can no longer be a crime attractor for associated robberies (see sections 6.2.5 and 7.5).

## **3) Controlling facilitation**

Gun control strategies, as already applied by the banking industry as a way of reducing robberies of the bank and clients, are recommended to continue. Important to note is that as soon as the client moves away from the banking hall's vicinity, they can no longer be protected by the banks and thus the bank cannot control what happens outside of its premises. As such, bank clients are then encouraged to take extra security precaution as soon as they move away from the high security environment provided by the bank. In connection with the previous strategy (i.e. deflecting offenders) banks may once again use the recommendation by SME2 (2016) to charge any known spotters found in the banking hall with trespassing.

#### **4) Entry/exit screening**

The biometric fingerprint clocking system previously used by one of the banks (which was banned) has the potential of being a good strategy for screening people entering the banking hall. As mentioned under section 7.4.1.1 the register of people who visit the bank may be used in conjunction with video footage to prove that a spotter was present in the banking hall on the day a specific incident took place.

#### **5) Formal surveillance**

Since security officers are banks' primary form of formal surveillance, it is advised that they are well equipped and trained to perform their core business, which is to deter potential perpetrators from committing crime (Clarke 1997:20). In terms of associated robberies, security officers may, as already recommended, be trained to identify spotters.

Another type of formal surveillance used by banks is CCTV video footage utilised in a court of law as evidence that a spotter was present in the banking hall on the day the client was robbed. CCTV footage may be used in conjunction with other evidence to connect the spotter to robbers who executed the actual robbery. Since the banks heavily rely on the use of video footage as evidence in a court of law, it is crucial that they invest in good quality CCTV equipment. Also, it is imperative that the banks ensure that the equipment functions optimally and is serviced on a regular basis, as emphasised by SME11 (2016).

#### **6) Surveillance by employees**

In connection with principle one (access control) it is recommended that, together with other spotter identification methods such as video footage and pictures, bank employees need to take note of strange persons and behaviour in the banking hall.

#### **7) Natural surveillance**

SME6 (2016) raised a concern that the current layout of banking halls are a facilitation of associated robberies. This is attributed to the fact that banking halls do not offer clients privacy. While standing in the queue other clients are able to hear and see what the client being served is there to do. Also, the money counting machine, usually placed on top of the teller counters, also denies bank clients privacy in that every client

standing in the queue is able to see from the machine how much cash the client has withdrawn. Consequently, the natural surveillance technique may be used hand-in-hand with the CPTED (see section 7.6) to reduce the crime of associated robbery.

The three CPTED techniques which may be used by the bank, as recommended by Zahm (2007:5-10) in section 7.6, are as follows:

- Access control through the creation of real and perceptual barriers to entrance and movement.
- Use design to accelerate opportunities to see and be seen.
- Define ownership and motivate maintenance of the area through the use of design.

Therefore through the use of the natural surveillance design techniques and the CPTED, the banks can reduce associated robberies by focusing on issues relating to the design of their banking halls (i.e. ensure more privacy and remove the money counting machine from the teller counter).

As explained in section 7.4.1.1, people may also serve as natural surveillance. Therefore, to decrease the likelihood of being robbed at home where clients have control of the environmental design, Coetzer (2015) advises clients to minimise vegetation close to their gates in order to decrease hiding space for the offenders. Coetzer (2015) further advises that for easy detection of potential robbers, clients should have sufficient lighting on their driveways (see section 7.4.1.1).

In addition, Bajpai (2011:11) (as discussed in section 7.4.1.1) emphasises that the presence of people in the vicinity where the crime is being planned to take place, may serve as deterrence. Consequently, as emphasised in Chapters 5 (see section 5.2.5.4) and Chapter 8 (see section 8.3.5), the general public also plays as important a role in the reduction of associated robberies, in that when they see a crime being committed they should not turn a blind eye.

## **8) Target removal**

*The Carrying of Cash Safely Campaign* has been identified as one of the strategies already used to facilitate the removal of a target where the crime of associated robbery is concerned. Steps in which the target can be removed are discussed in conjunction with the reduction of temptation in the next point (also see sections 4.3 and 5.2.4.3).

## **9) Reducing temptation**

In collaboration with the previous technique (i.e. target removal) three associated robbery targets (individuals; small business owners; *stokvel* members) may decrease the temptation of associated robberies (see sections 4.3 and 5.2.4.3). Although banks are not the primary victim (as discussed under sections 1.4 and 7.2.2), by virtue of their clients being robbed they also become victims due to reputational risk. As a result, ways in which banks can reduce temptations for associated robberies are also discussed, as well as measure taken by the CJS.

### **a) Individuals**

Through the use of this technique bank clients are advised – as emphasised throughout this study – to reduce temptation for the commission of associated robberies by carrying as little cash as possible. In support of the aforementioned, SME2 (2016) and Gabor et al. (1987:168) contend that if people carry as little cash as possible, perpetrators will realise that the rewards are minimal in comparison to facing the risk of committing the crime. The latter explains the central message of the rational choice theory, as dealt with in detail under section 6.2.4.

### **b) Small business owners**

- Receive as little cash as possible by using card payment method at POS.
- Explore other banking facilities such as card-less banking to avoid paying workers' wages in cash.
- Reduce routine activities such as using the same branch; banking on the same day and same time; using the same route to the bank; and not being accompanied by another trusted individual such as a business partner or family member.

### **c) *Stokvel* members**

- Do not receive cash but advise members to directly deposit their contributions into the saving club's bank account.
- Reduce routine activities such as having meetings on the same date every month or at one venue.

#### **d) Banks**

As emphasised by SME3 (2016), banks also have the following important roles to play where the reduction of temptation is concerned:

- Eliminate the bulk teller concept because spotters frequently target clients who utilise bulk teller services.
- Set a low limit for both cash withdrawals and cash deposits. Consequently, clients will be forced to explore alternative services provided by the bank.
- Remove the money counting machine from the top of the teller counter.

#### **e) CJS**

As mentioned, the SAPS formed a task team to deal specifically with associated robberies. As such, the CJS cannot be removed as a party also responsible for the reduction of associated robberies. Consequently, improved conviction rates of those who commit associated robberies may be used to reduce the temptation of potential perpetrators to commit the crime. The following are thus recommendations made to the CJS (more especially the SAPS and courts):

- Development of a specific crime category for associated robberies to facilitate investigations and, in turn, convictions.
- Training of police officers on how to deal with cases of associated robberies.
- Support of the task team by ensuring that they have the necessary resources required to successfully implement measures to reduce the crime.

### **10) Rule setting**

As stated by SME11 (2016), it is crucial that the banks are strict about the use of cell-phones, especially by clients, in the banking hall. In this way communication between

the spotter (inside the bank) and his accomplices waiting outside the banking hall will be eliminated.

#### **11) Stimulating conscience**

The banking industry may implement this technique by putting up trespassing signs prohibiting spotters from entering their banking halls, as suggested by SME2 (2016).

#### **12) Facilitating compliance**

It is recommended that this technique be used hand-in-hand with the target removal and reduction of temptation techniques, where bank clients are encouraged to comply with withdrawing and depositing as little cash as possible. Also, this same technique may be utilised to emphasise the rule of not using a cell-phone inside the bank.

Identified as the most significant contribution by this study to criminological research and practice, the above model was developed mainly to offer the affected stakeholders assistance in coming up with effective measures to prevent the crime of associated robbery. As elaborated upon before, no scientific criminological or any other research had been conducted (at the time of this study) on the topic at hand. As such, there was also no existing model which could be used to explain the crime of associated robbery or how it could be prevented. Consequently, this research has pioneered probably one of the first prevention models, which may be utilised in both academe and practice as a frame of reference for prevention of associated robbery.

Additional to the above, the model is used in the next section to make recommendations to the individual, banking industry, community and CJS on how they can each deal with the issue of associated robbery.

## **8.3 RECOMMENDATIONS**

### **8.3.1 Recommendations for future research**

As already mentioned, at the time of the study this was the only scientific research conducted locally and internationally on the topic at hand. It is, therefore, recommended that scholars use the findings of this study as a guideline to undertake studies aimed at enhancing scientific knowledge on the topic at hand.

### **8.3.2 Recommendations to bank clients**

It was found that vulnerability to associated robberies can be explained by using opportunity theories. It is for this reason that, through the use of the associated robbery prevention model, bank clients are encouraged to adopt opportunity-reducing behaviours and apply situational measures to make it more difficult for offenders to regard them as targets of associated robberies. Tilley (2009:96) claims that if victims apply these measures, offenders will find the balance of “effort, risk and rewards” altered and thus may be discouraged from committing the crime. Siegel (2013:86) adds that routine activity theory is efficient in that it shows how victim behaviour has an influence on criminal opportunity; and thus suggests that the risk of victimisation may be reduced by increasing guardianship and decreasing victim vulnerability (i.e. avoiding carrying large sums of cash). Consequently, the central message driven by the model is that bank clients need to take the necessary security precautions to ensure their own safety. As already mentioned in the findings, a great number of participants indicated that whenever they went to the bank to either withdraw or deposit a large amount of money, they were unaccompanied. Consequently, bank clients (i.e. individuals, small business owners and *stokvel* members) are advised to consider being accompanied by a trusted friend or family member whenever they need to make withdrawals or deposits of large amounts of cash.

Where small businesses are concerned, it was revealed that respondents did not make use of cash-handling security companies, primarily because their businesses were small and also because services were too expensive. To support the latter Bester and Bronkhorst (2015:6) posit that the use of cash-handling security companies comes with a lot of expenses such as collection fees, insurance in case of robbery and/or fire

and banking deposit fees. It is thus recommended that to minimise associated robberies, cash-handling security companies should consider lowering their costs for small businesses or develop packages suitable for small businesses.

It is further recommended that clients may protect themselves from victimisation by doing the following:

- Not accepting anything to drink and/or eat from strangers.
- Ignoring individuals who claim that *muti* has been smeared on them and that the substance will cause their cash to disappear.
- Avoid picking up what appears to be money thrown on the floor.

Although none of the victims reported money being stolen from their vehicle in their absence, this modus operandi was reported by SMEs and thus bank clients are advised not to leave cash in their unattended vehicles.

### 8.3.3 Recommendations to the banking industry

Where the banking industry is concerned, no cutting-edge suggestions can be made and the researcher acknowledges the effort made by the banking industry. However, the banking industry is advised to prioritise the below-mentioned SCP measures currently in place and those suggested by participants.

- Use of **access control** to identify spotters.
- **Deflect offenders** by prohibiting spotters from entering the banking hall.
- **Control facilitation** by continuing not allowing clients to enter the banking hall with guns.
- Utilise the biometric system for **entry screening**.
- Use of **formal surveillance** CCTV footage in the court of law to identify spotters.
- Use **surveillance by employees** to identify spotters.
- Use **natural surveillance** in conjunction with CPTED strategies (i.e. removal of cash counting machine from the teller counter and making the banking hall as private as possible).

- **Remove target** by continuing to use campaigns such as *The Carrying of Cash Safely Campaign* to encourage clients to carry as little cash as possible. As shown in the findings, the overwhelming majority (72%, 358) of respondents indicated that they were not aware of *The Carrying of Cash Safely Campaign*. As a consequence, it is highly recommended that the banking industry should re-evaluate the campaign and work on ways of ensuring that it reaches their clients.
- **Reduce temptation** by eliminating the bulk teller process; set low limits for cash withdrawals/deposits.
- Banks to strictly apply **rules** they have set such as the non-use of cell-phones in the banking hall.
- **Stimulate the conscience** of perpetrators, more especially spotters, by putting up signs such as: “Trespassers will be prosecuted!”; “Spotting is a facilitation of criminal activities”; “Spotters will be prosecuted!”
- Ensure that clients are **compliant** with the withdrawal and deposit of as little cash as possible, as well as the non-use of cell-phones in the banking hall.

Moreover, it is recommended that the Scientific Methods Scale (SMS) be used to evaluate the above-mentioned programmes as well as other measures used by the banking industry to deal with the crime of associated robberies:

*Level 1:* This level of evaluation focuses on the relationship between a crime prevention programme and a measure on crime in a specific area (i.e. branches which are strict about clients using their cell phones <sup>21</sup> in the banking hall have lower incidents of associated robberies in comparison to those that do not enforce the no cell phone use rule) (Farrington, Gottfredson, Sherman and Welsh 2002:16). Critics, however, hold a strong opinion that this level of measurement is too basic in nature and fails to rule out several internal validity threats (Farrington et al. 2002:16). It is further said that this level of evaluation does not determine a cause and effect relationship (Farrington et al. 2002:16).

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<sup>21</sup> This measure is used as an example to illustrate how SMS should be employed to evaluate the effectiveness of programmes currently employed by the banking industry to deal with associated robbery levels.

*Level 2:* As explained by Farrington et al. (2002:16) this level of evaluation measures crime before and after a programme has been implemented without control conditions (i.e. if this level of measurement is correctly implemented, results may show that associated robbery incidents in a specific bank show a declining trend after the cell phone rule was strictly implemented) Although this level of measurement determines the cause and effect relationship, it fails to rule out internal validity threats (Farrington et al. 2002:16). Consequently, Level 2 (like Level 1) is also insufficient.

*Level 3:* During this level of evaluation crime is measured through the use of the experiment<sup>22</sup> and control before and after the implementation prevention programme (Farrington et al. 2002:17). (i.e. typical results may reveal that associated robbery incidents decreased after the no use of cell phone rule was stringently enforced in an experimental branch/area while no decrease in the number of incidents took place in the control branch/area). The level of measurement is considered the minimum comprehensible design which could be used for drawing conclusions about which crime prevention measures work (Farrington et al. 2002:17). Furthermore, “it rules out many threats to internal validity, including history, maturation/trends, instrumentation, testing and mortality” (Farrington et al. 2002:17).

*Level 4:* Farrington et al. (2002:17) expound that on this level crime is measured in many experimental and control measures before and after the programme implementation in multiple experimental and control areas, where other variables that influence the crime are also controlled (i.e. results should depict that after controlling for features of premises that previously influenced victimisation of individuals who bank in branches that are strict on the non-use of cell phones in the banking hall, the number of victimisations has significantly decreased in comparison to victimisation of clients at control branches that are not as strict where the use of cell phones in the bank is concerned). This level of measurement is said to have better statistical control

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<sup>22</sup> In a scientific experiment or research the experiment unit is the unit which has been exposed to the independent variable being measured whilst control is not exposed to the independent variable. In this context, for example, a bank which prohibits bank clients from using their cell phones in the banking hall is the experiment unit whilst a bank which does not strictly implement the non-use of cell phones in the banking hall is the control unit.

for superfluous effects on the outcome and adequately deals with a collection of internal validity threats (Farrington et al. 2002:17).

*Level 5:* During this design one randomly assigns the programme to experimental and control conditions (Farrington et al. 2002:17) (i.e. if the non-use of cell phones programme works effectively, the number of associated robbery incidents in randomly selected experimental premises where clients do not use cell phones should decrease in comparison to control premises where no strict measures are taken against clients using their cell phones in the banking hall). This design has the highest level of internal validity (Farrington et al. 2002:17).

Therefore after using the above recommended levels of programme evaluation or crime level measurement, the banking industry may be able to determine, in terms of the measures currently in place to prevent associated robberies, “What Works”, “What Doesn’t Work”, “What’s Promising” and “What’s Unknown” (Farrington et al. 2002:18):

**What Works:** This refers to programmes one is certain would prevent the specific crime in question or decrease risk factors in the social context where they are being evaluated. Programmes which are deemed as working should have at least two level 3-5 evaluations, depicting significantly measurable and anticipated results which confirm presented evidence showing success. Consequently, findings of these crime prevention measures may be generalised to similar settings in other places.

**What Doesn't Work:** Programmes which do not work are those where one is reasonably sure that they are neither successful in the prevention of the crime in question, nor the reduction of risk factors associated with the crime. These programmes fail to prevent crime and have least two level 3-5 evaluations portraying ineffectiveness of statistical significance tests and evidence supporting the futility of the programme. Therefore, such measures may be abandoned so that attention may be given to those measures that work and those that are promising.

**What's Promising:** Programmes deemed as promising are those of which the level of certainty from the available findings is very low to support them being used in similar settings. When evaluated, these programmes show significant tests in one level 3-5

evaluation. However, there is some experiential ground for forecasting that with further research the said programmes could work.

**What's Unknown:** This is any programme which is not categorised under any of the above-mentioned categories may be classified as having unknown effects.

### **8.3.4 Recommendation to the CJS**

In order to facilitate investigation and subsequently an increase in the conviction rate, it is recommended through the model that the CJS should consider developing a crime category specifically called “associated robbery”. The SAPS is encouraged to train officials on how to investigate associated robberies and to support the task team by ensuring that they have all the necessary resources required to run the operation smoothly. As expounded on by SME2 (2016) training of police officers is vital and it should start at the college at detective level. Also added by SME2 (2016) is that police officers should be trained to take statements correctly because the information gathered from the statement is the most crucial when searching for a suspect.

## **8.4 STUDY LIMITATIONS**

The proceeding section highlights specific study constraints, how they may have affected the outcomes of the study, and how these various limitations were dealt with to ensure that the findings of the study are not compromised.

### **8.4.1 Study design limitations**

Under the study design limitations two sub-types are discussed, namely sample size and lack of prior research studies.

#### **8.4.1.1 *Qualitative sample size***

As discussed in Chapter 2, victim participants are defined as “hard-to-reach” research participants and thus it is often difficult to include this cohort of individuals in a study. Also, due to the fact that crime victimisation is a sensitive topic, victims are further

defined as “hidden population” who may not want to be approached by outsiders (people outside of their community such as researchers) due to feelings of embarrassment. Consequently, even after using media platforms such as Facebook and radio, the researcher experienced immense difficulties with regard to sampling victim participants. Also, although the researcher was part of the associated robbery task team, the investigators could not refer victims because they are bound by law not to contravene the privacy of victims by giving out their personal information to persons not immediately involved with their case. As such, only closed cases could be referred to the researcher. However, because at the time when the research was conducted the conviction rate for associated robberies was low, the task team had only a handful of closed cases. This low conviction rate as posited by SME3 and SME4 (2016) is said to be attributed to the fact that there is no specific crime category called associated robbery – as re-iterated above and throughout this thesis. Consequently, after experiencing the abovementioned difficulties, only seven victims were eventually willing to be part of the study. However, the sample size sufficed because the main goal of this research was to *explore* the topic at hand, which was done through in-depth qualitative interviews to collect rich data from the seven participants.

#### **8.4.1.2      *Lack of prior research studies***

Elaborated on before is the fact that at the time when this study was being conducted, there were no prior scientific studies conducted either in South Africa or internationally. Consequently, citing prior research studies to lay a foundation and understanding of the phenomenon being studied, was not possible. It is for this reason that the research had to be primarily *explorative* in nature and that SMEs (comprising SAPS officials from the task team, bank investigators, representatives from SABRIC and security companies, and an advocate) were interviewed mainly to gather information to construct literature. The data collected from the SMEs were then cited and used to lay a foundation and understanding of the associated robbery phenomenon. Consequently, the novelty of this research and the fact the study was conducted on a little-researched field means that a major contribution in the building of literature and scientific knowledge of associated robberies was made.

#### **8.4.2      *Statistical limitations***

Descriptive statistics were used to analyse the data, where the analysis was mostly univariate and in some instances bivariate (see sections 2.3.4.2 and 5.1.3). As a result, only the basic features of the study were described and presented in simple frequency graphical analysis (i.e. frequency tables, pie charts and bar graphs). Subsequently, the simplicity presented by descriptive analysis prevents the generalisation of the findings to the population as a whole. Nonetheless, as already explained before, the secondary research goal was to describe the phenomenon of associated robberies, which was successfully achieved through the use of descriptive analysis. Also, because it is not an aim of this study to generalise the statistical results to the entire population, descriptive statistics were deemed a suitable method of analysis for the quantitative data. In addition, although the results found from the quantitative survey were positive, the study focused on only one province of South Africa, the Gauteng province. As such, findings cannot be generalised to all nine provinces. Nonetheless, the findings of this study may be used to pioneer a way for researchers who wish to replicate the study in other provinces of South Africa or conduct research on the same topic. However, as recommended by Mouton (1998:80), in qualitative research the analytical induction can be used to generalise from a small number of examined cases to a bigger population of cases that possess the same characteristics as the sample. Taking the aforementioned into consideration, results from the seven in-depth victim interviews may safely be generalised across the cohort of associated robbers.

#### **8.4.3 Self-reported data**

The two data collection instruments used in this study (i.e. survey questionnaire and interview) are types of self-report methods and thus have a potential to pose validity issues. The main limitation posed by a self-reported instrument is that its findings cannot be autonomously verified. Consequently, the researcher has to count on whatever is being said by respondents, as the truth.

To assess validity and truthfulness of responses from participants the process of **triangulation** was followed. Through the use of triangulation data collected from the survey questionnaires were compared with the results from the qualitative interviews, after which results from both measures were further compared with the information collected from the SME interviews. Furthermore, during qualitative interviews leading

questions were avoided, but open questions were used to encourage respondents to give more details. Accordingly, this method allowed the researcher to probe respondents, which in turn stimulated respondents to provide more truthful information. As a result, the disadvantages presented by collecting data through the two self-report methods were narrowed.

#### **8.4.4 Cultural bias**

The researcher was aware of the fact that she may have some cultural biases, especially where MO such as *muti* and money bomb are concerned. Although the researcher is African and the respondents who reported being victimised through the mentioned MO were also African, the researcher does not believe in certain African practices. As a consequence, this had the potential of making the researcher biased. However, the researcher was aware of this bias even before empirical data were collected and thus applied the process of bracketing. Through the use of bracketing the researcher acknowledge her personal prejudices. The personal prejudices were, however, suspended to avoid perpetuating the bias on the research data and findings (Mouton 1998:111).

## 8.5 CONCLUSION

The aim of this research was to *explore*, *describe* and *explain* the phenomenon of associated robbery. Subsequently through collecting data from SMEs, victims and the general public, the extended definition of associated robbery and the various MO were explained and described. Reasons why individuals fall prey to victimisation and the impact that the crime may have on the victim, were also explored and explained. Moreover, this study aimed to provide an explanation or theory construction of the crime of associated robbery with the aim of suggesting interventions and for making an operational contribution in practice. This contribution was made mainly through the building of the scant literature that existed at the time of the study, as well as through the initiation of a prevention model whose primary focus is on the four stakeholders discussed above. Consequently, the aims and objectives of the study were met as depicted in the discussion of the findings.

In conclusion, this thesis revealed that associated robbery is a serious and violent crime and thus needs to be treated as such. Consequently, it is vital that all the identified stakeholders use the recommendations made in this study (i.e. the associated robbery prevention model) in conjunction with other preventative strategies to deal with the scourge of associated robberies which has befallen the banking community.

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### **Personal interviews/communications**

Maree. Senior Manager: Information. 7 May 2015.

Maree. Senior Manager: Information. 11 October 2016.

Maree. Senior Manager: Information. 16 January 2017.

SME1. Detective Sergeant. 9 February 2016.

SME2. Information Specialist. 16 February 2016.

SME3. Warrant Investigation Officer. 18 February 2016.

SME4. Captain 18 February 2016.

SME5. Sergeant. 23 February 2016.

SME6. Sergeant. 23 February 2016.

SME7. General Manager Operations. 31 March 2016.

SME8. Captain. 7 April 2016.

SME 9. Senior Manager. 14 April 2016.

SME 10. Investigator. 2 June 2016.

SME11. Advocate. 20 June 2016.

**SUPERVISOR LETTER OF MOTIVATION**

Department of Criminology and Security Science

School of Criminal Justice

College of Law

337 Veale Street, Brooklyn Pretoria 0001

Tel: +27(0)12-433-9508

E-mail: [prinsjh@unisa.ac.za](mailto:prinsjh@unisa.ac.za)

26 March 2015

**TO WHOM IT MAY CONCERN**

Dear Sir/Madam

**RESEARCH PROJECT: A CRIMINOLOGICAL EXPLORATION OF ASSOCIATED ROBBERIES IN**

**GAUTENG, SOUTH AFRICA**

**Mrs Mahlogonolo Stephina Thobane** is a registered student and a lecturer at UNISA, Department of Criminology and Security Science. She is busy with her research for a Doctor of Literature and Philosophy (DLitt et Phil) in Criminology.

The objectives of this research are as follows:

- To conceptualise associated robbery.
- To analyse and describe the modus operandi of associated robbery.
- To conduct an analysis of victim demographics, social context, precipitating factors.
- To establish reasons and/or precipitating factors for victimisation
- To explore and describe the impact the crime has on victims.
- To determine preventative measures implemented to prevent associated robberies.
- To describe the general public's perception of the crime of associated robberies.
- To offer a theoretical explanation of the phenomenon of associated robberies and victimisation.
- To develop a preventative model based on the literature and data collected from banking clients/general public, victims and subject matter experts (SMEs).

Since associated/follow home robbery is currently a problem affecting not only the banking industry but the society as a whole; the researcher wishes to be amongst those who will assist, through the study, in the combating of this crime.

Research information plays a very important role for decisions regarding implementation of crime reduction policies and programmes. As a result, your allowing Mrs Thobane in your environment to conduct this research will add immense value to the above research project and hopefully decision making regarding ways of reducing associated robberies.

Although the research will be published in a form of a thesis, please note that respondents will not be expected to identify themselves. All responses are confidential and will not be used in any way that may identify participants.

Your cooperation will be much appreciated.

Should you wish to verify anything you can contact Mrs Thobane's research supervisor, **Prof. JH Prinsloo** (Department of Criminology and Security Science, School of Criminal Justice, College of Law at UNISA) Tel: (012) 433-9508; Cell: 082 467 3335; e-mail: [prinsjh@unisa.ac.za](mailto:prinsjh@unisa.ac.za)

Mrs Thobane's contact details are as follows: Tel: (012) 433 9523; Cell: 073 079 0817; e-mail: [kwadims@unisa.ac.za](mailto:kwadims@unisa.ac.za)

Thank you  
Yours sincerely

A handwritten signature in black ink, appearing to read 'JH Prinsloo', with a stylized flourish at the end.

---

**Prof JH Prinsloo**  
**Research Professor: Criminology & Security Science**

**CONSENT FORM – SMEs**

**RESEARCH PROJECT: A CRIMINOLOGICAL EXPLORATION OF ASSOCIATED ROBBERIES IN GAUTENG, SOUTH AFRICA**

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- To offer a theoretical explanation of the phenomenon of associated robberies and victimisation.
- To develop a preventative model based on the literature and data collected from banking clients/general public, victims and subject matter experts (SMEs).

**AGREEMENT:**

I hereby consent to:

- ✓ voluntary participate as an *interviewee* in a research project conducted by Mahlogonolo Stephina Thobane, a student enrolled for the DLitt et Phil (Criminology) degree at the University of South Africa.

I also understand that:

- ✓ the interview will last approximately 90-120 minutes. Notes will be written during the interview;
- ✓ a tape audio recording of the interview and subsequent dialogue will, with your permission, be made;
- ✓ the researcher may ask for follow-up a interview(s) if necessary;
- ✓ the data derived from this interview will be used by the interviewer as she deems appropriate;

I further understand that:

- ✓ I am free to end my involvement or to cancel my consent to participate in the research at any time should I want to;
- ✓ information rendered up to the point of my termination of participation could, however, still be used by the researcher;
- ✓ the results of this researcher will be published in a form of a dissertation,
- ✓ **anonymity** is guaranteed by the researcher and data will under no circumstances be reported in such a way as to reveal my identity;
- ✓ I am free to determine that specific information that I reveal should not be recorded in writing;
- ✓ **no reimbursement** will be made by the researcher for information rendered or for my participation in this project;
- ✓ I will in **no way derive any personal benefit** from taking part in this research project;
- ✓ by signing this agreement I give my consent to take part in the research undertake to give honest answers to reasonable questions and not to mislead the researcher;
- ✓ I will receive the original copy of this agreement on signing it.

I hereby acknowledge that the researcher/interviewer:

- ✓ discussed the aims and objectives of this research project with me;
- ✓ informed me about the contents of this agreement;

- ✓ explained the implications of my signing this agreement;

If you have concerns or questions about this study please contact the researcher:

**Thobane MS**

Tel: (012) 433 9523

Email: [kwadims@unisa.ac.za](mailto:kwadims@unisa.ac.za)

In co-signing this agreement the researcher undertakes to:

- ✓ maintain **anonymity/confidentiality** by ensuring that she will not discuss or publish the content of this interview in any manner that will reveal the identity of the interviewee;
- ✓ ensure the security of the voice and/or manual recording by **storing them in a lockable cabinet** in the researcher's office, not shared with colleagues, which is always locked when not occupied.
- ✓ do whatever in her power to ensure that **no harm** is caused to me while participating in this research project.

\_\_\_\_\_  
(Interviewee signature)

\_\_\_\_\_  
(Interviewer signature)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Date)

**CONSENT FORM – VICTIMS**

**RESEARCH PROJECT: A CRIMINOLOGICAL EXPLORATION OF ASSOCIATED ROBBERIES IN GAUTENG, SOUTH AFRICA**

The objectives of this study are as follows:

- To conceptualise associated robbery.
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- To offer a theoretical explanation of the phenomenon of associated robberies and victimisation.
- To develop a preventative model based on the literature and data collected from banking clients/general public, victims and subject matter experts (SMEs).

**AGREEMENT:**

I hereby consent to:

- ✓ voluntary participate in a research project conducted by **Mahlogonolo Stephina Thobane**, a student enrolled for the DLitt et Phil (Criminology) degree at the University of South Africa.

**I also understand that:**

- ✓ the data derived from these interviews will be used by the researcher as she deems appropriate;
- ✓ there is the risk that I may find some of the questions to be sensitive which may in turn cause some discomforts and negative feelings. However, I am free not to answer any question I feel uncomfortable providing an answer to.

**I further understand that:**

- ✓ I am free to end my involvement or to cancel my consent to participate in the research at any time should I want to;
- ✓ information rendered up to the point of my termination of participation could, however, still be used by the researcher;
- ✓ the results of this research will be published in a form of a thesis;
- ✓ I am free to determine that specific information that I reveal should not be recorded in writing;
- ✓ **no reimbursement** will be made by the researcher for information rendered or for my participation in this project;
- ✓ I will in **no way derive any personal benefit** from taking part in this research project;
- ✓ by signing this agreement give my consent to take part in the research and I undertake to give honest answers to reasonable questions and not to mislead the researcher;
- ✓ I have read and understand the consent form and all of my questions relating to this research project have been answered;
- ✓ I am aware that I am free to ask any questions about the study and I may at any stage of the project contact the researcher should I have any queries.

**The researcher undertakes to:**

- ✓ maintain **anonymity/confidentiality** by ensuring that she will not discuss or publish the content of this questionnaire in any manner that will reveal my identity;

- ✓ ensure the **security of my data** by storing the completed questionnaire in a lockable cabinet in her office; not shared with colleagues and is always locked when not occupied by the her.
- ✓ do whatever in her power to ensure that **no harm** is caused to me while participating in this research project.

If you have concerns or questions about this study please contact the researcher:

Thobane MS

Tel: (012) 433 9523

Email: [kwadims@unisa.ac.za](mailto:kwadims@unisa.ac.za)

---

Participant signature

---

Date

**CONSENT FORM - SURVEY QUESTIONNAIRE**

**RESEARCH PROJECT: A CRIMINOLOGICAL EXPLORATION OF ASSOCIATED ROBBERIES IN GAUTENG, SOUTH AFRICA**

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- To offer a theoretical explanation of the phenomenon of associated robberies and victimisation.
- To develop a preventative model based on the literature and data collected from banking clients/general public, victims and subject matter experts (SMEs).

**AGREEMENT:**

I hereby consent to:

- ✓ voluntary participate in a research project conducted by **Mahlogonolo Stephina Thobane**, a student enrolled for the DLitt et Phil (Criminology) degree at the University of South Africa.

**I also understand that:**

- ✓ the data derived from these interviews will be used by the researcher as she deems appropriate;
- ✓ there is the risk that I may find some of the questions to be sensitive which may in turn cause some discomforts and negative feelings. However, I am free not to answer any question I feel uncomfortable providing an answer to.

**I further understand that:**

- ✓ I am free to end my involvement or to cancel my consent to participate in the research at any time should I want to;
- ✓ information rendered up to the point of my termination of participation could, however, still be used by the researcher;
- ✓ the results of this research will be published in a form of a thesis;
- ✓ I am free to determine that specific information that I reveal should not be recorded in writing;
- ✓ **no reimbursement** will be made by the researcher for information rendered or for my participation in this project;
- ✓ I will in **no way derive any personal benefit** from taking part in this research project;
- ✓ by **ACCEPTING** this agreement I give my consent to take part in the research and I undertake to give honest answers to reasonable questions and not to mislead the researcher;
- ✓ I have read and understand the consent form and all of my questions relating to this research project have been answered;
- ✓ I am aware that I am free to ask any questions about the study and I may at any stage of the project contact the researcher should I have any queries.

**The researcher undertakes to:**

- ✓ maintain **anonymity/confidentiality** by ensuring that she will not discuss or publish the content of this questionnaire in any manner that will reveal my identity;

- ✓ ensure the **security of my data** by storing it in a password protected computer and access to the data will be restricted to the researcher only. The data will be destroyed after five years.
- ✓ do whatever in her power to ensure that **no harm** is caused to me while participating in this research project.

If you have concerns or questions about this study please contact the researcher:

Thobane MS

Tel: (012) 433 9523

Email: [kwadims@unisa.ac.za](mailto:kwadims@unisa.ac.za)

**SUBJECT MATTER EXPERTS INTERVIEW SCHEDULE**

Date -----

Consent Form Signed

Yes	No
-----	----

Interview Number

--	--	--

**A) BIOGRAPHICAL INFORMATION**

Name of the company

-----

Position held

-----

Years of service

-----

**A) INFORMATION ON THE ROBBER**

1. Do offenders who commit associated robberies commit any other type of crime besides associated robberies?

2. What in your opinion motivates one to start committing associated robberies?

**B) INFORMATION ON THE ROBBERY**

1. What does the robbery planning process entail?

2. How many people are usually involved when committing the robberies?

3. What are the different roles of each person in the group?



9. On which day(s) are the robberies usually committed?

10. At what time are the robberies usually committed?

**C) FINANCIAL GAIN**

1. What is the minimum amount offenders make from a single robbery?

2. What is the maximum amount offenders make from a single robbery?

3. Is the money distributed equally among the members in the group?



## VICTIM INTERVIEW SCHEDULE

Date -----

Consent Form Signed

Yes	No
-----	----

Interview Number

--	--	--

**A) BIOGRAPHICAL INFORMATION**

<p>1. Gender</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <tr> <td style="padding: 2px 10px;">Male</td> <td style="width: 40px; text-align: center; padding: 2px 10px;">1</td> </tr> <tr> <td style="padding: 2px 10px;">Female</td> <td style="width: 40px; text-align: center; padding: 2px 10px;">2</td> </tr> </table>	Male	1	Female	2									
Male	1												
Female	2												
<p>2. Race</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <tr> <td style="padding: 2px 10px;">African</td> <td style="width: 40px; text-align: center; padding: 2px 10px;">1</td> <td style="padding: 2px 10px;">Indian</td> <td style="width: 40px; text-align: center; padding: 2px 10px;">3</td> <td style="padding: 2px 10px;">Chinese</td> <td style="width: 40px; text-align: center; padding: 2px 10px;">4</td> </tr> <tr> <td style="padding: 2px 10px;">Coloured</td> <td style="width: 40px; text-align: center; padding: 2px 10px;">2</td> <td style="padding: 2px 10px;">White</td> <td style="width: 40px; text-align: center; padding: 2px 10px;">4</td> <td style="padding: 2px 10px;">Other</td> <td style="width: 40px; text-align: center; padding: 2px 10px;">6</td> </tr> </table> <p>2.1 If other please specify</p> <p>-----</p>	African	1	Indian	3	Chinese	4	Coloured	2	White	4	Other	6	
African	1	Indian	3	Chinese	4								
Coloured	2	White	4	Other	6								

<p>3. Nationality</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <tr> <td style="padding: 2px 10px;">South African</td> <td style="width: 40px; text-align: center; padding: 2px 10px;">1</td> <td style="padding: 2px 10px;">Other</td> <td style="width: 40px; text-align: center; padding: 2px 10px;">2</td> </tr> </table>	South African	1	Other	2	
South African	1	Other	2		



3. How much cash were you robbed off?

4. Was the cash meant for personal or business use?

**C) BANKING AND BRANCH INFORMATION**

6. Do you prefer doing banking on the same day of the week?

7. Do you prefer doing banking at the same time?

8. At which bank were you doing the transaction when you were robbed?

9. Where was the branch situated?

10. Do you prefer doing banking at the same branch?

11. When you affect either a deposit or withdrawal of large sums of cash are you accompanied by a trusted individual?

**D) OPINION ON ELECTRONIC AND CASH-LESS BANKING**

12. What is your opinion on electronic banking?

13. What is your opinion on the use of either a debit or credit card when making purchases?

**E) OPINION ON PREVENTATIVE MEASURES**

14. In your opinion, are the measures put in place to decrease associated robberies effective?

15. What measures would you suggest be put in place to decrease associated robberies?

**Thank you so much for your time and for taking part in this interview 😊**

## ANNEXURE G

### SURVEY OF ASSOCIATED ROBBERIES CONTEXTS

My name is Mahlogonolo Stephina Thobane a lecturer at the University of South Africa (UNISA) – Department of Criminology and Security Science. I am conducting this research to fulfill the requirements for a Doctor of Literature and Philosophy (DLitt et Phil) degree in Criminology at UNISA.

The title of my research is “The criminological exploration of associated robberies in South Africa, Gauteng”. *Associated robbery is defined as “a bank-related robbery (by association) of cash or attempt thereto, committed against a bank client or his/her delegate, at any stage whilst en-route to or from a bank branch, ATM or cash centre or inside the branch to effect a deposit, or, withdrawal...”* (SABRIC 2013:4). Associated robberies are also referred to as “bank-following robberies”.

Please refer to the informed consent form for detailed information on the purpose of the study, the aims/objectives and ethical issues.

	<b>For Office Use</b>			
Questionnaire Number	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>			
Date				
Consent Form Signed				

**INSTRUCTIONS:** Please **tick** the option that is relevant to your personal knowledge and experience. Please feel free to contact me to clarify anything you may not understand. The questionnaire is four (4) pages long (back-to-back) and consists of 33 questions. Please ensure that all the questions are answered. **If you are neither a small business owner nor a Stokvel/Society/Saving Club member please complete Sections A, B, E & F only.** If you are both a small business owner and a Stokvel/Society/Saving Club member please complete all sections (A-F). If you are not a small business owner but are part of a Stokvel/Society/Saving Club please complete sections (A, B, D, E & F). Please note that in some instances you may be required to select more than one option. Please note that the numbers are for office use only/for analysis purposes and should not confuse you. Just **tick** one option where applicable and more than one option where applicable. The survey will take approximately 15 minutes to complete.

#### A. DEMOGRAPHICAL DATA

<p>4. Gender</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Male</td> <td style="width: 20px; text-align: center; padding: 2px;">1</td> </tr> <tr> <td style="padding: 2px;">Female</td> <td style="width: 20px; text-align: center; padding: 2px;">2</td> </tr> </table>	Male	1	Female	2									
Male	1												
Female	2												
<p>5. Race</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <tr> <td style="padding: 2px;">African</td> <td style="width: 20px; text-align: center; padding: 2px;">1</td> <td style="padding: 2px;">Asian</td> <td style="width: 20px; text-align: center; padding: 2px;">2</td> <td style="padding: 2px;">Coloured</td> <td style="width: 20px; text-align: center; padding: 2px;">3</td> </tr> <tr> <td style="padding: 2px;">White</td> <td style="width: 20px; text-align: center; padding: 2px;">4</td> <td style="padding: 2px;">Other</td> <td style="width: 20px; text-align: center; padding: 2px;">5</td> <td colspan="2"></td> </tr> </table>	African	1	Asian	2	Coloured	3	White	4	Other	5			
African	1	Asian	2	Coloured	3								
White	4	Other	5										
<p>6. Nationality</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <tr> <td style="padding: 2px;">South African</td> <td style="width: 20px; text-align: center; padding: 2px;">1</td> <td style="padding: 2px;">Other</td> <td style="width: 20px; text-align: center; padding: 2px;">2</td> </tr> </table>	South African	1	Other	2									
South African	1	Other	2										

7. Age

0 (Refusal to reveal age)	1
18 -24	2
25 – 30	3
31 – 35	4
36 – 40	5
41 – 45	6
46 – 50	7
51 – 55	8
56 – 60	9
61 – 65	10
65>	11

5. Educational background (highest grade or qualification passed/obtained)

Secondary schooling below Grade 12	1
Grade 12	2
Post-school vocational training	3
Tertiary (university)	4
Other	5

6. What is your occupation?

Student	1
Part-time worker	2
Unemployed	3
Pensioner	4
Business owner/director	5
Formally employed	6

**B. PERSONAL BANKING PREFERENCES**

7. When paying your monthly expenses/accounts do you prefer using cash or do you use Electronic Funds Transfer (EFT) (i.e. cellphone banking, internet banking, card-less ATM transfers, swiping debit/credit card, etc.)

Cash	1	EFT	2
------	---	-----	---

7.1 Reasons for **EFT** as preferred mode of making payment(s):

Privacy	1
Lower bank charges	2
Speed	3
Safety and Security	4
Convenience	5

8. How often do you make cash withdrawals?

Everyday	7
3 to 5 times a week	6
Once a week	5
2 to 3 times a month	4
Once a month	3
3 to 6 times a year	2
1 to 2 times a year	1
Never	0

9. What is the cash usually meant for? (Please mark **ALL** applicable options)

For daily expenses (i.e. transport fare, lunch, household needs, etc.)	1
For school fees	2
For rent	3
To pay accounts (i.e. clothing, furniture, utility (e.g. water, electricity, rates and levies), etc.)	4
Other	5

9.1 Reasons for **Cash** as preferred mode of making payment(s):

Parking tickets	1
For use at vendors without card machines at POS or if the system is out of order	2
Domestic help wages	3
Public transport	4
Church offerings	5

10. Are you able to pay for the above mentioned expenses via EFT (i.e. cellphone banking, internet banking, swiping debit/credit card)?

Yes	1	No	2
-----	---	----	---

11. How often do you make cash deposits?

Everyday	7
3 to 5 times a week	6
Once a week	5
2 to 3 times a month	4
Once a month	3
3 to 6 times a year	2
1 to 2 times a year	1
Never	0

12. Are you able to make transfers via EFT (i.e. cellphone banking, internet banking, card-less ATM transfers, etc.)?

Yes	1	No	2
-----	---	----	---

Do you make cash deposits or withdrawals from time to time? If YES please continue with question 13. If you NEVER make any cash withdrawals or deposits, please continue with question 14 (under section C).

13. When you either make withdrawals or deposits of large sums of money are you accompanied by another trusted individual?

Yes	1	No	2
-----	---	----	---

### C. SMALL BUSINESS OWNERS

If you are NOT a small business owner please skip this section and complete section D. If you are NOT part of a Stokvel/Society/Saving Club please move on to section E.

14. Which of the following transactional options apply to your business?

Cash based only (The business only accepts/conducts transactions in cash)	1
Electronic transaction based	2
Both cash and electronic transaction based	3

15. How often do you make cash withdrawals?

Daily	7
3 to 5 times a week	6
Once a week	5
2 to 3 times a month	4
Once a month	3
3 to 6 times a year	2
1 to 2 times a year	1
Never	0

16. What is the cash usually meant for? (Please mark ALL applicable options)

For daily business expenses	1
Petty cash	2
For employee wages	3
Other	4

17. How often do you (or whoever does your banking) go to the bank to make cash deposits?

Daily	7
3 to 5 times a week	6
Once a week	5
2 to 3 times a month	4
Once a month	3
3 to 6 times a year	2
1 to 2 times a year	1
Never	0

18. For what reason(s) do you usually make cash deposit(s)? (Please mark **ALL** applicable options):

For daily business expenses	1
For business income	2
For employee wages	3
Other	4

19. When you (or whoever does your banking) either make withdrawals or deposits for your business are you (or is she/he) accompanied by another trusted individual?

Yes	1	No	2
-----	---	----	---

20. Do you (or whoever does your banking) do the following when going to the bank to deposit cash? (Please mark **ALL** applicable options):

Bank on the same day of the week	1
Bank at the same time	2
Use the same route to and from the bank every time	3
Use the same branch	4
Use transparent bank plastic bags to carry the cash	5
Use a bag/briefcase to carry the cash	6
Other	7

21. Do you know of cash handling security companies which can either transport cash to or collect it from the bank on your behalf?

Yes	1	No	2
-----	---	----	---

- 21.1 If YES what are the reasons you do not use their services?

Our business is very small	1
The services are too expensive	2
We do not handle cash	3

**D. STOKVEL/SOCIETY/CASH SAVING CLUBS MEMBERS**

22. On which day do you have your Stokvel meetings? (Please mark **ALL** applicable options):

Everyday	1
Monday	2
Tuesday	3
Wednesday	4
Thursday	5
Friday	6
Saturday	7
Sunday	8

23. At which time of the month do you meet? (Please mark **ALL** applicable options):

Beginning of the month	1
Middle of the month	2
End of the month	3
At any random date any time during the month	4
No meeting	5

24. How are your contributions made?

Cash is collected from each member on the day of the meeting	1
Each member pays their contribution into the Club's banking account	2

25. Is the person doing the cash deposit(s) for the saving club accompanied by someone?

Yes	1	No	2
-----	---	----	---

**E. PREVENTATIVE MEASURES**

26. Are you aware of the **carrying of cash safely** campaign by the South African Bank Risk Information Centre (SABRIC), the banks and the South African Police Services?

Yes	1	No	2
-----	---	----	---

27. Do you think the banks are doing enough to create awareness of bank-following robberies?

Yes	1	No	2	Unsure	3
-----	---	----	---	--------	---

28. In your opinion, are the banks doing enough to protect their clients against bank-following robberies?

Yes	1	No	2	Unsure	3
-----	---	----	---	--------	---

29. In your opinion, are the police doing enough to protect bank clients against bank-following robberies?

Yes	1	No	2	Unsure	3
-----	---	----	---	--------	---

30. Who, in your opinion, is responsible for putting measures in place to reduce bank following robberies victimisation? (Please mark **ALL** applicable options)

The bank client	1
The bank	2
The police	3
The general public	4
Collaborative effort	5

#### F. VICTIMISATION AS A RESULT OF ASSOCIATED ROBBERIES

31. Are you aware of any of the following types of bank-following robberies? (Please mark **ALL** applicable options):

Robbery before deposit	1
Robbery after withdrawal	2
Robbery inside the branch	3
Muti (Being smeared with a substance and told your money will disappear)	4
Money bomb (Newspapers covered with legitimate bank notes being thrown on the floor to grab your attention)	5
Competition scam (being told you have won a competition and to double your winnings you must go withdraw cash from your account)	6

32. Please indicate if you have ever been exposed to any of the below incidents before. (Please mark **ALL** applicable options):

I was robbed off cash at home as I was making my way to the bank to make a cash deposit	1
I was robbed on/at my business premises as I was making my way to the bank to make a cash deposit	2
I was robbed on/at a creditor's premises as I was making my way to make a payment after a withdrawing cash at the bank	3
I was robbed off cash in the banking hall before making a cash deposit	4
I was robbed off cash after making a cash withdrawal (either at the branch, ATM or cash centre)	5
I was robbed off cash at my home on my way back from withdrawing cash from the bank	6
I was robbed on/at my business premises on my way back from withdrawing cash from the bank	7
Other	8

33. What in your, opinion, are the reasons why people become victims of bank-following robberies? (Please mark **ALL** applicable options):

Withdrawal of large amounts of cash	1
Deposits of large amounts of cash	2
Bank tellers give robbers information	3
Doing banking on the same day of the week	4
Doing banking at the same time	5
Using the same branch all the time	6
Not being accompanied by someone you trust when withdrawing or depositing large amounts of cash	7
Sharing banking activities with other people (i.e. employees or not a close family member/business partner)	8
Doing banking on days such as a Friday during month end or Monday after month end	9
Negligence (i.e. flashing the money one is about to deposit) and lack of vigilance (not being aware of one's surrounding before cash deposit or after cash withdrawal) on the side of the client	10

**THE END**

**Thank you for taking your time to complete this questionnaire. Your contribution to this research is not taken for granted 😊**

## ETHICAL CLEARANCE CERTIFICATE 1



## COLLEGE OF LAW RESEARCH ETHICS REVIEW COMMITTEE

Date: 2015-04-01

Reference: P 11

Applicant: M S Thobane

Dear M S Thobane

**DECISION: ETHICS APPROVAL**

Name	M S Thobane
Proposal	<b>A CRIMINOLOGICAL EXPLORATION OF ASSOCIATED ROBBERIES IN SOUTH AFRICA</b>
Qualification	D Litt Et Phill

Thank you for the application for research ethics clearance by the College of Law Research Ethics Review Committee for the above mentioned research. **Final approval is granted.**

*The application was reviewed in compliance with the Unisa Policy on Research Ethics.*

*The proposed research may now commence with the proviso that:*

1. *The researcher will ensure that the research project adheres to the values and principles expressed in the Unisa Policy on Research Ethics which can be found at the following website:*

*[http://www.unisa.ac.za/cmsys/staff/contents/departments/res\\_policies/docs/Policy\\_Research%20Ethics\\_rev%20app%20Council\\_22.06.2012.pdf](http://www.unisa.ac.za/cmsys/staff/contents/departments/res_policies/docs/Policy_Research%20Ethics_rev%20app%20Council_22.06.2012.pdf)*

2. *Any adverse circumstances arising in the undertaking of the research project that is relevant to the ethicality of the study, as well as changes in the methodology, should be communicated in writing to the College of Law Ethical Review Committee.*

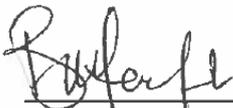
*An amended application could be requested if there are substantial changes from the existing proposal, especially if those changes affect any of the study-related risks for the research participants*

- 3. The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study.*

*Note:*

*The reference number (top right corner of this communique) should be clearly indicated on all forms of communication (e.g. Webmail, E-mail messages, letters) with the intended research participants, as well as with the URERC.*

Kind regards



---

DR B HAEFELE  
CHAIR PERSON: RESEARCH ETHICS  
REVIEW COMMITTEE  
COLLEGE OF LAW



---

PROF R SONGCA  
EXECUTIVE DEAN:  
COLLEGE OF LAW

## ETHICAL CLEARANCE CERTIFICATE 2



## COLLEGE OF LAW RESEARCH ETHICS REVIEW COMMITTEE

Date: 2016/09/15

Reference: P24

Applicant: M.S Thobane

Dear M.S Thobane  
(Supervisor: Prof J. H. Prinsloo)

**DECISION: ETHICS APPROVAL**

Name	M.S Thobane
Proposal	A criminological exploration of associated robberies in South Africa
Qualification	D. Litt et Phil (Criminology)

Thank you for the application for research ethics clearance by the College of Law Research Ethics Review Committee for the above mentioned research. **Final approval is granted.**

*The application was reviewed in compliance with the Unisa Policy on Research Ethics.*

*The proposed research may now commence with the proviso that:*

1. *The researcher will ensure that the research project adheres to the values and principles expressed in the Unisa Policy on Research Ethics which can be found at the following website:*

*[http://www.unisa.ac.za/cmsys/staff/contents/departments/res\\_policies/docs/Policy\\_Research%20Ethics\\_rev%20app%20Council\\_22.06.2012.pdf](http://www.unisa.ac.za/cmsys/staff/contents/departments/res_policies/docs/Policy_Research%20Ethics_rev%20app%20Council_22.06.2012.pdf)*

2. *Any adverse circumstances arising in the undertaking of the research project that is relevant to the ethicality of the study, as well as changes in the methodology, should be communicated in writing to the College of Law Ethical Review Committee.*

*An amended application could be requested if there are substantial changes from the existing proposal, especially if those changes affect any of the study-related risks for the research participants*

- 3. The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study.*

*Note:*

*The reference number (top right corner of this communique) should be clearly indicated on all forms of communication (e.g. Webmail, E-mail messages, letters) with the intended research participants, as well as with the URERC.*

Kind regards



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PROF B W MAEFELE  
CHAIR PERSON: RESEARCH ETHICS  
REVIEW COMMITTEE  
COLLEGE OF LAW



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PROF R SONGCA  
EXECUTIVE DEAN:  
COLLEGE OF LAW

## LETTER OF APPROVAL - SAPS

J.P. 9.002.0222

SAPS 21

**SUID-AFRIKAANSE POLISIEDIENS**



**SOUTH AFRICAN POLICE SERVICE**

**THE PROVINCIAL COMMISSIONER  
GAUTENG PROVINCE  
PARKTOWN  
2017**

**20 April 2016**

Private Bag 257 Braamfontein 2017

Verrekening	: 0942(201500010)
Reference	: Lt. Col. Peters / SAC Linda Lachoni
Revisie	
Enquêtes	
Telefoon	: 011 274 7529
Telefoon	
Sei nommer	: 078 489 8001
Cell number	
Epos	
E-mail	: PetersMS@saps.gov.za / lachoni@eaps.gov.za

- A. The Head: Legal Service  
S A Police Service  
**GAUTENG**
- B. The Deputy Provincial Commissioner: Crime Detection  
S A Police Service  
**GAUTENG**
- C. The Deputy Provincial Commissioner: Human Resource Management  
S A Police Service  
**GAUTENG**

**APPLICATION FOR RESEARCH: MISS S THOBANE: THE CRIMINOLOGICAL EXPLORATION OF ASSOCIATED ROBBERIES IN SOUTH AFRICA**

- A-B: For your recommendation  
C: For your approval

1. Attached herewith is an application from of Miss S Thobane to conduct research within the SAPS.
2. The application has been evaluated by the Provincial Research Office (Strategic Management) as per attached Annexure and found to be in compliance with National Instruction 1 of 2006: Research.
3. In the opinion of the Research Office, the research will be beneficial to SAPS as it will assist the organisation to develop effective ways of preventing associated robberies.
4. In line with National Instruction 1 of 2006, you are afforded the opportunity to comment on the relevance and feasibility of the proposed research within your area of responsibility. Any objections against the research will be noted and you will be requested to clarify and motivate those with the Provincial Head: Organisational Development & Strategic Management.

**APPLICATION FOR RESEARCH: MISS S THOBANE: THE CRIMINOLOGICAL EXPLORATION OF ASSOCIATED ROBBERIES IN SOUTH AFRICA**

5. In order to ensure the effective and efficient finalisation of this application you are requested to forward your comments back to Strategic Management office within the allocated timeframe.
6. The research will be conducted without any disruption of the duties of members of the Service and where it is necessary for the research goals, research procedure or research instruments to disrupt the duties of a member, prior arrangement must be made with the commander of such a member.
7. Your cooperation and assistance is appreciated.

  
PROVINCIAL HEAD-ORGANISATIONAL DEVELOPMENT & STRATEGIC MANAGEMENT: GAUTENG  
SJ PHETO  
Date: 2009/06/22

## APPLICATION FOR RESEARCH: MISS S THOBANE: THE CRIMINOLOGICAL EXPLORATION OF ASSOCIATED ROBBERIES IN SOUTH AFRICA

## COMMENTS &amp; RECOMMENDATION: PROVINCIAL RESEARCH CENTRE

i	OFFICIAL FILE NO:	3/34/2(201500010)		
	FILE COMPUTER REFERENCE NO:	7177978		
i	MOTIVATION FOR RESEARCH:	<p>To Explore, explain and describe the phenomenon of associated robberies from the victim's and the offender's point of view. the main objectives are as follows</p> <ul style="list-style-type: none"> <li>• Explain associated robberies</li> <li>• Draw up a profile of offenders who commit associated robberies</li> <li>• Distinguish between the different modi operandi of associated robberies.</li> <li>• Determine how offenders select their victims</li> <li>• Establish offenders motivation(s) for committing the crime</li> <li>• Offer a theoretical explanation based on the literature study</li> <li>• Understand the impact the crime has on victims</li> <li>• Determine preventative measures implemented to prevent associated robberies</li> <li>• Develop a preventative model based on the literature and data collected from both victims and offenders</li> </ul>		
	APPLICATION FOUND TO BE COMPLETE:	YES	<input checked="" type="checkbox"/>	NO
	INDEMNITY / UNDERTAKING SIGNED	YES	<input checked="" type="checkbox"/>	NO
ii	APPLICATION PERUSED BY:	SAC ML Ladzani		
	CONTACT NO:	011 274 7529		
	SIGNATURE:	 7003079-1 M. Ladzani		
	DATE:	2015.04.22		
iv	APPLICATION VERIFIED BY:			
	APPLICATION RECOMMENDED:	YES	<input checked="" type="checkbox"/>	NO
	CONTACT NO:			
	SIGNATURE:			
	DATE:			

APPLICATION FOR RESEARCH: MISS S THOBANE: THE CRIMINOLOGICAL EXPLORATION OF ASSOCIATED ROBBERIES IN SOUTH AFRICA

A. RECOMMENDATION BY PROVINCIAL HEAD: LEGAL SERVICE  
TIME ALLOCATED: 3 days

COMMENTS WITH REGARDS TO ANY LEGAL OBJECTIONS AGAINST THE RESEARCH WITH ANY ADDITIONAL LIMITATIONS TO RESEARCHER:				
APPLICATION RECOMMENDED:	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
SIGNATURE: <i>[Signature]</i>	DATE: 2015/05/04			

B. RECOMMENDATION BY RELEVANT LINE MANAGER: DEPUTY PROVINCIAL COMMISSIONER: CRIME DETECTION  
TIME ALLOCATED: 3 days

COMMENTS WITH REGARDS TO THE RELEVANCE AND FEASIBILITY OF THE RESEARCH WITHIN YOUR ENVIRONMENT:				
<i>Re commended.</i>				
APPLICATION RECOMMENDED:	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
SIGNATURE: <i>[Signature]</i> M U LESHABANE	DATE: 2015/05/07			



## PERMISSION TO CONDUCT RESEARCH IN THE SAPS

RESEARCH TOPIC: THE CRIMINOLOGICAL EXPLORATION OF ASSOCIATED ROBBERIES IN SOUTH AFRICA

RESEARCHER: MISS S THOBANE

Permission is hereby granted to the researcher above to conduct research in the SAPS based on the conditions of National Instruction 1 of 2006 (as handed to the researcher) and within the limitations as set out below and in the approved research proposal.

This permission must be accompanied with the signed Indemnity, Undertaking & Declaration and presented to the commander present when the researcher is conducting research.

This permission is valid for a period of Twelve months after signing.

Any enquiries with regard to this permission must be directed to Lt. Col. Peters or SAC Linda Ladzani at [PetershS@saps.gov.za](mailto:PetershS@saps.gov.za) / [LadzaniM@saps.org.za](mailto:LadzaniM@saps.org.za)

### RESEARCH LIMITATIONS / BOUNDARIES:

Research Instruments: Interview(Semi- Structured)

Target audience / subjects: Detective Commander and members

Geographical target: Clusters  
Pretoria Central  
Sunnyside  
Tembisa  
Ge-rankuwa

Access to official documents: Yes  
Case Dockets

MAJOR GENERAL  
DEPUTY PROVINCIAL COMMISSIONER: HUMAN RESOURCE MANAGEMENT: GAUTENG  
DS DE LANGE

LETTER OF APPROVAL – SABRIC



Sabric House,  
Hertford Office Park,  
90 Bekker Street,  
Vorna Valley, Midrand  
PO Box 3682, Halfway House, 1685 Tel:  
011 847 3000 • Fax: 086 240 9838  
Website: [www.sabric.co.za](http://www.sabric.co.za)

5 February 2016

Your Ref: Thobane/2015

File Ref.

Direct Tel No: 011 8473159

Direct Email: [alicem@sabric.co.za](mailto:alicem@sabric.co.za)

Me Mahlogonolo Stephina Thobane  
Department of Criminology

**PERMISSION GRANTED TO CONDUCT RESEARCH AT SABRIC: ME THOBANE**

Email dated 2015/05/29 has reference.

Thank you for the application to conduct research at SABRIC by means of interviews. Approval is granted to interview Kevin Twiname (General Manager Operations) and Ronnie Zonke (Senior manager Operations) on the topic of associated robbery.

Should you wish to set appointments for the interviews you can contact Sandra Mandhlazi (PA to Kevin Twiname), Tel: 011 8473159; e-mail: [SandraM@sabric.co.za](mailto:SandraM@sabric.co.za)

We wish you the very best with your studies and look forward to receiving a copy of the published thesis on THE CRIMINOLOGICAL EXPLORATION OF ASSOCIATED ROBBERIES IN SOUTH AFRICA.

A handwritten signature in black ink, appearing to read 'Alice Maree', with a stylized flourish at the end.

**DR ALICE MAREE**  
**SNR MANAGER**

## THE CARRYING OF CASH SAFELY CAMPAIGN



# CARRYING CASH SAFELY

## TIPS to Avoid Being a Victim of Cash Robberies for Individuals

If you need to pay accounts, consider options that are lower risk instead of withdrawing large sums of cash. Apply the following TIPS to avoid being a victim:

- Carry as little cash as possible
- Consider the convenience of paying your accounts electronically (consult your bank to find out about other available options)
- Consider making use of cell phone banking or internet transfers or ATMs to do your banking

## TIPS to Avoid Being a Victim of Cash Robberies for Businesses

A small business which is cash based and needs to deposit money on a regular basis at the bank should apply the following TIPS which will minimize the chances of you being a victim of robberies:

- Alternate the days and times on which you deposit cash
- Never make your bank visits public, even to people close to you
- Do not openly display the money you are depositing while you are standing in the bank queue
- Avoid carrying money bags, briefcases or openly displaying your deposit receipt book
- It's advisable to identify another branch nearby that you can visit to ensure that your banking pattern is not easily recognisable or detected
- If the amount of cash you are regularly depositing is increasing as your business grows, consider using the services of a cash management company

- Avoid carrying money bags, briefcases or openly displaying your deposit receipt book
- It's advisable to identify another branch nearby that you can visit to ensure that your banking pattern is not easily recognisable or detected
- If the amount of cash you are regularly depositing is increasing as your business grows, consider using the services of a cash management company

Open Rubric

- Refrain from giving wages to your contract or casual labourers in full view of the public rather make use of wage accounts that can be provided by your bank
- Refrain from driving to the bank in your company branded vehicle on a typical 'pay day'
- Consider arranging for electronic transfers of wages to your contract or casual labourers' personal bank accounts

### **TIPS to Avoid Being a Victim of Cash Robberies for Savings Clubs and Stokvels**

If you are a member of a cash savings club, advise members of your club of the following TIPS that will assist your club from being victim to cash robberies:

- Refrain from making cash deposits of club members' contributions on high risk days (e.g. Monday after month end)
- Ensure persons depositing club cash contributions or making withdrawals are accompanied by another club member
- A stokvel, savings club or burial society can arrange for members to deposit cash directly into the club's account instead of collecting cash contributions
- Arrange for the club's pay-out to be electronically transferred into each club member's personal account or accounts of their choice



90 Bekker Street, cnr Allandale Road,  
 SABRIC House, Hertford Office Park, Vorna Valley, Midrand  
 P O Box 3682, Halfway House, 1685  
 Tel: 011 847 3000 • Fax: 011 847 3001

**[www.sabric.co.za](http://www.sabric.co.za)**

**[www.facebook.com/sabric](https://www.facebook.com/sabric)**

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## TURN-IT-IN SIMILARITY REPORT

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IN GAUTENG, SOUTH AFRICA**

**By: MAHLOGONOLO STEPHINA THOBANE**

**Date of editing:** 12 January 2017

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