

**AN EVALUATION OF INVESTIGATIVE PROFILING TO DETECT
ADVANCE-FEE FRAUD**

By

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STATEMENT OF OWN WORK

Student Number: 35114762

I, ***Takalani Lawrence Matamela***, hereby confirm that the research proposal titled: "***An evaluation of investigative profiling to detect advance-fee fraud***", was compiled and drafted by myself and is indeed my own work.

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STATEMENT OF OWN WORK

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ABSTRACT

The principle on which investigative profiling is based is to link the perpetrator of the crime to the specific offence. Throughout the years, profiling has been used successfully to individualise perpetrators of crime through their Modus Operandi (MO) and other distinctive clues that criminals leave at the crime scene. This research aimed to evaluate investigative profiling in the detection of Advance-fee Fraud (AFF). As technological advancements are being made to facilitate business and easier communication methods, criminals find opportunities within these developments to perpetrate different types of fraud and other commercial crimes across international borders. This adds to the many challenges faced by law enforcement agencies and private, corporate and statutory investigators and the public to comb the scourge of crimes such as AFF.

Despite an increase in human, technological and financial resources focusing on curbing AFF and commercial crime in general, the number of commercial crimes remain high with an annually average of 65000, given the negative financial and psychological impact the crime has on individual and commercial institutions. AFF is considered one of the most challenging crimes to detect, and finding sufficient evidence to prosecute offenders frequently successfully proves to be a daunting task. AFF victims include large businesses and individuals such as the elderly and unsuspecting and vulnerable persons who are crooked out of what little earnings they may have.

Investigative profiling, therefore, assists in identifying perpetrators by gathering data concerning the offender, such as his/her passport or identity number, address or Internet Protocol (IP), criminal record, vehicles owned, employment records, academic qualifications, cell phone records, and bank statements among other details. This invaluable information helps track and monitor AFF perpetrators and ultimately assist in their identification and apprehension.

KEYWORDS: Criminal investigation; Advance-fee Fraud, Forensic Investigation; Investigative Profiling and Detection.

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- Importantly, all the participants who agreed to participate in the interviews for this research.

LIST OF ABBREVIATIONS

AFF	Advance-fee Fraud
CAP	Crime Action Profiling
CCU	Commercial Crime Unit
CIA	Criminal Investigative Analysis
CIPRO	Companies and Intellectual Property Registration Office
HLR	Home Location Register
IP	Investigative Profiling
KPMG	Klynveld Peat Marwick Goerdeler
MCS	Movement Control System
MO	Modus Operandi
NPA	National Prosecuting Authority
SABRIC	South African Bank Risk Information Centre
SAPS	South African Police Service
SARS	South African Revenue Services
SAPSAR	South African Police Service Annual Report
SIU	Special Investigating Unit
SMS	Short Message System
PSA	Public Service Association
UNISA	University of South Africa

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CHAPTER ONE

GENERAL ORIENTATION

1.1 INTRODUCTION

Fundamentally, investigative profiling aims to link the perpetrator of the crime to the specific offence. Throughout the years, profiling has been used successfully to individualise perpetrators of crime through their MO and physical clues or evidence that criminals leave behind at the crime scene. The crime scene is generally that of a body being found in a room covered in blood, a bank robbery, or cash in transit heist. However, in certain instances, the crime scene may be associated with documents used in the commission of fraud, or colloquially referred to as commercial or white-collar crime (Zinn and Dintwe, 2015:161). South Africa has experienced an increase in the number of reported cases of commercial crimes annually since 2011. Records from the South African Police Service (SAPS) indicate that there were 76 744 reported commercial crimes during the 2013/2014 financial year, compared to 85 570 reported in the financial year 2011/2012 (SAPS, 2016:10) report. Interesting is that there was a sharp decrease in commercial crimes reported in the financial years 2013/2014 and 2014/2015. However, there was a sharp increase in 2016/2017 to 2018/2019, with an average number of reported cases of totalling 65 000 annually. Given the financial impact and consequences of such crimes, an average of 65 000 commercial crimes reported annually remains high. Commercial crime comprises a range of different white-collar crime types such as cyber fraud, identity fraud and Advance Fee Fraud (AFF).

This escalation of commercial crimes in South Africa has led to collaborative actions from different entities. The main actors in this sphere include lawmakers, the government, various departments such as SAPS, and the private sector, most notably the commercial and retail banks in South Africa, all seeking to curb the commercial crime problem. One commercial crime type that is of concern is the AFF or 419-scam. Despite an increase in human, technological and financial resources focusing on curbing AFF and commercial crime in general, the 65000 annual average of reported cases remains high, given the negative financial and psychological impact on both individuals and commercial institutions. Also, South African Police Service Annual

Report (SAPSAR 2012/2013: 139) concedes that Commercial crime is considered one of the most challenging crimes to detect and finding sufficient evidence to prosecute offenders successfully, frequently proves to be a daunting task. Technological advances facilitate the commission of commercial crime even across international borders and add to the challenges faced by investigators and the public at large in combating this crime. Although commercial crime is in the public mind associated with large businesses and huge amounts of money, analysis has indicated that the elderly and naïve people are vulnerable to 'street fraudsters' who crook them out of what little earnings they may have, sentiments shared by Okolo (2009: 07).

Table 1 demonstrates the number of cases, losses and persons convicted/accused of AFF, recorded by the SAPS' specialised Commercial Crime Unit (CCU), covering eight years (2011/2012 to 2018/2019 financial years).

Table 1: Advance-fee Fraud cases shown on SAPSAR (419-scams)

ADVANCE FEE FRAUD CASES REPORTED FOR THE PERIOD 2011/2012 TO 2018/2019						
Financial Year	Number of Cases	Citizen	Non-citizen	Courts	Accused	Actual Losses
2011/2012	315	21	14	15	15	R230 881,647
2012/2013	156	20	0	4	2	R99 221,816
2013/2014	103	15	17	5	17	R17 654,361
2014/2015	63	8	15	4	4	R26 960,499
2015/2016	45	3	12	4	4	R20 791,145
2016/2017	53	9	21	1	2	R101 047,346
2017/2018	34	7	12	8	2	R27 455,259
2018/2019	35	21	6	10	2	R27 455,259
TOTAL	804	104	97	51	48	R551 467,332

SAPSAR 2011-2019

Modise (2014:np) postulates that AFF has become a common phenomenon and an almost daily occurrence in South Africa. This view is supported by Tanfa (2006:82-84), who states that AFF in South Africa is higher than the figures of reported cases because of some of the victims' fear of reporting such crimes to the law enforcement agencies, and they often blame themselves for falling into the trap. Statistics from SAPS are difficult to interpret, since the crime is not recorded separately at station level, but classified under commercial crimes with other types of fraud.

In annual SAPS reports (2011-2019), SAPS report AFF cases that different SAPS departments investigated. The reports show that the threshold amount involved determines which department will investigate a particular case. Cases in which the amounts involved are less than R100 000 are dealt with by investigators at station

level, while substantial amounts and syndicate cases are assigned to specialised units such as the Commercial Crimes Unit or the Directorate of Special Investigations. Doig (2006:56), explains that AFF is also known as 419-scam¹. AFF is perpetrated globally, and investigators are being challenged on how to investigate and eradicate this type of fraud (Iannacci and Morris, 2000:54). The advent of the Internet has led to an exponential proliferation of AFF. Increased global access to the Internet and improvement in communication technology has exacerbated the problem (Okolo 2009: 07). South Africans are not immune to this scam, and many of them have fallen victim to this type of crime (refer to Tanfa, 2007:14). In South Africa, SAPS is legally bound to record and investigate such crimes. However, the frequent and rapid change in the communication technology world means that law enforcement officers often trail behind advances made by criminals (Isacenkova, Thonnard, Costin, Francillon & Balzarotti, 2014), Tanfa (2007: 58) and Okolo (2009: 04). This indicates the necessity for law enforcement bodies such as the SAPS to strive to keep abreast of technological developments to prevent, detect and investigate such offences effectively and timelyously.

Similarly, in South Africa, the Directorate of Priority Crime Investigations (DPCI), known as the Hawks, investigates AFF crimes. The Hawks have been promulgated in section 17C of the South African Police Service Act, 1995, as amended by the South African Police Service Amendment Act, 2008 (Act 57 of 2008). There is a special unit within the Hawks investigating economic-related crimes, namely the Commercial Crime Unit (CCU). AFF has been declared a priority offence in terms of Section 17A SAPS Amendment Act 57 of 2008. The challenge is that, despite a dedicated unit targeting commercial crimes such as AFF in South Africa, the number of cases reported remains relatively high (refer to Table 1). Therefore new investigative methodologies must be considered. One such methodology includes investigative profiling.

Almond, Alison and Porter (2011: 259) state that investigative profiling has been used successfully all over the world as an aid to law enforcement officers to predict, prevent

¹ A 419 scam is technically known as "advance-fee [fraud](#)", and is named after the article numbered 419 in Nigerian criminal code, which deals with fraud.

and detect crime, and also for prosecutorial purpose regarding both economic and contact-related crimes. This investigative style enables police to determine individual net worth and financial transactions and link an individual to specific crimes by perusing various sources and data. To sum it up, Ainsworth (2001:46) indicates that it is a method of collating various pieces of information and data or intelligence relating to a crime and offender. This valuable information becomes intelligence filtered into a profile, which forms part of a proactive detection strategy and an effective tool, built on the premise of understanding why and how fraud is committed. In support, Bourque, LeBlanc, Utzschneider and Wright (2009: 143) state that the creation of an investigative profile includes data that is gathered about an offender, such as a passport or identity number, address or IP, criminal record, vehicles owned, employment records, academic qualifications, cell phone records, and bank statements.

Australian Crime Commission (2013) and Webster and Drew (2017: 42) offered a practical example by indicating that as part of investigative profiling and attempt to protect their citizens, the Australian police went a step further and employed a series of proactive operations focused on identifying likely victims of AFF. In their operations, they utilised Australian financial transaction data to identify recipients of money sent by their citizens to the so-called "high-risk nations", such as Nigeria and Ghana. These operations recognise that the best prospect for reducing victimisation is to proactively identify potential victims and promote crime prevention, rather than focus only on offender identification and arrest.

Against this background, this research endeavours to examine the investigative profiling technique, with specific reference to detecting AFF crimes. As shown around the world, the method has been used successfully in various countries regarding a broader range of crimes, from terrorism to fraud and contact crimes, Turvey (2011:np). Its evidential value in adequately identifying the offenders plays a critical role in addressing specific crimes such as AFF; hence the researcher recognises its importance.

1.2 PROBLEM STATEMENT

Fox and Bayat (2013:13) state that a research problem necessitates setting aside the general interest and focusing only on a particular research problem that is small

enough to be examined. A problem statement is a provisional solution or clarification of the research and its investigation (Welman, Kruger and Mitchell, 2005: 12).

As highlighted in the introduction above, the number of fraud cases in South Africa is a cause for concern. AFF has explicitly increased in South Africa, with frequent reports of such crimes in print and electronic media. The following news headlines have become familiar:

- "Man paid dearly for online dating" (The Times, 2015:1),
- "Wonga to help scam victim" (Sunday Times, 2015:11), and
- "419-Scam targets Winnie to lure victims" (Sowetan, 2015:1),
- "SAPS rescue Asian pair kidnapped in 419-scam" (Mail and Guardian, 2014:4),

Evident from the above, the consequences of AFF relate to financial losses and the psychological and emotional impact on victims.

Despite media coverage and a significant number of reported cases, there is a low arrest and conviction rate about AFF, as shown in Table 1. This assertion was also stated by Australian Crime Commission (ACC) reports when they indicated that the "principal threat from cybercrime comes from offenders who reside in other countries and who coalesce in temporary networks; hence their activities are difficult to investigate and prosecute" (ACC, 2013). In support, Zuckoff (2006: 04) said that US authorities' prosecutions are rare; most victims do not know the real names of their so called "suspects" as 419-swindlers are adept at covering their tracks. This suggests that investigators could be struggling to identify and arrest AFF perpetrators. The difficulty in investigating and successfully prosecuting the perpetrators of AFF crimes dictates a need for law enforcement agencies that work swiftly and systemically to detect and eliminate this range of crimes. The challenge to such an approach is that these crimes are committed by individuals and crime syndicates that operate across political borders, are technically astute and mobile - all seeking to evade detection and arrest (Okolo, 2009:11 and Adogame, 2007: 1).

To determine whether investigative profiling was used to detect AFF crimes, the researcher conducted a preliminary interview with the commander of the Pretoria CCU to determine whether:

- a) the most recent software and technology formed part of SAPS profiling techniques; and
- b) whether investigators and analysts are equipped and technologically knowledgeable to conduct advance profiling types on computer systems specific to AFF.

The findings showed the following:

- a) Investigative profiling is used; however, it is limited merely to capturing crime information data, and analysis of information is lacking,
- b) There is an over-reliance on MO information,
- c) There are limited resources and access to advanced software technology to conduct profiling,
- d) There is a shortage of qualified analysts to conduct investigative profiling. The personnel performing the analytical function do not have the knowledge to use investigative profiling software,
- e) Lastly, it was also revealed that there is over-reliance from the private sector on forensic investigators' analysis, for example, tracing digital footprints.

The findings and information from the preliminary interview agree with the researcher's own experience, working at SAPS as a Crime Research Analyst in the Organised and Commercial Crime Unit for five years. From experience, while working in SAPS, the researcher can attest that the challenge in detecting AFF crimes was underutilisation of available resources and excessive reliance on information emanating from the South African Bank Risk Information Centre (SABRIC) for analysis and surveillance.

Given the previous explanation, this research examines the use of investigative profiling in AFF crimes.

1.3 DELIMITATION OF THE STUDY

The research study was limited to profiling AFF crimes investigated at the Pretoria CCU of the SAPS. Various profiling methods and fraud committed against individual and legal entities are described, explained and analysed in terms of theoretical frameworks, in a bid to establish the causes and, if possible, achieve prevention of these crimes. Emphasis was mainly on investigative profiling of AFF, the various *Modus Operandi (MO)*, specifically investment and inheritance scams, lottery, online

dating/romance scam against unsuspecting victims etc. The literature study was confined to books, newspapers, the Internet and articles published in South Africa and abroad on the topic, which is readily available in South Africa. Concerning the information available in South Africa, and because of the differences in the concepts of advance-fee fraud and 419-scams, the offence is described only as SAPS records it. The study targets certain sections within SAPS, namely CCU, which deals specifically with Pretoria's offence for Gauteng.

This study's target population comprised all the detectives within the CCU of SAPS in Pretoria, working only on these cases daily. The researcher decided on Pretoria CCU because it had been consistently recording the second-highest number of commercial crimes in Gauteng for the past six financial years from 2012/2013-2018/2019 (SAPSAR, 2018/2019:). The city is also where the head office of the CCU is located. The researcher interviewed an expert from SABRIC to gain more insight into their analysis and detection strategy of AFF crimes.

1.4 AIM OF RESEARCH

Denscombe (2012:7), Hanekom and Brynard (2006), and Leedy and Ormrod (2013) describe research aims as a piece of precise information about the subject matter of the research, which requires the collection and interpretation of data to resolve the problem that prompted the research. Briefly, any research aims to establish facts and gather data and information to determine interesting data patterns.

In this research, the aim was to determine the value of investigative profiling in detecting advance-fee fraud.

1.5 RESEARCH QUESTIONS

Leedy and Ormrod (2013) state that research questions represent a procedure of gathering and analysing information about the subject under study. In this study, research questions were explored by posing two questions.

- What does investigative profiling entail in the investigation of AFF?
- To what extent is investigative profiling utilised in the investigation of AFF?

1.6 DEFINITION OF KEY CONCEPT(S)

1.6.1 Advance-fee Fraud (419-scam) refers to "setting up a fraudulent and certainly non-existent financial or banking transaction, to defraud an innocent third party through an upfront payment or deposit which is intended by the third party to be a consideration for their involvement in that financial transaction, the receipt of a low interest-free loan or the receipt of some other financial benefit," Walters (2006:1).

1.6.2 Criminal Investigation can be defined as a systematic search for the truth. The investigation is primarily aimed at the positive clarification of a crime situation based on subjective and objective traces (Marais and Van Rooyen, 1990:17).

1.6.3 Detection: Webster (2015:1) asserts that detection is "the act or process of discovering, finding, or noticing something."

1.6.4 Investigative Profiling: Pistorious (2005:74), cited in Sivnarain (2010), contends that profiling is the creation of an investigative profile containing data about an identified person, and includes such information as identity number, address, criminal record, weapons owned, vehicles owned, employment records, verification of academic qualifications, cell phone records and bank statements.

1.6.5 Criminal Profiling is the technique of analysing behaviour patterns regarding a crime or series of crimes to primarily construct a descriptive template of the probable offenders (Kocsis, 2013:83).

1.7 VALUE OF RESEARCH

This study will represent a significant means of providing additional data to existing knowledge, resolving practical issues and being relevant to current concerns (Denscombe, 2002: 43). Advance-fee Fraud results in adverse economic and social consequences (Tanfa 2006: 40-42). Thus, its prevention has potentially positive outcomes for the economic and social well-being of all law-abiding citizens of the world. Part of the effort expended in addressing this challenge is to ensure that law-abiding citizens, residents and visitors to South Africa do not lose their money through AFF.

Like many other developing countries, South Africa is actively seeking to attract investment from both within and outside Africa. This is important for the country's

economic value and growth aspirations. One of the critical determinants of attracting direct foreign investment is reducing the country's crime rate. While AFF is not an explicitly violent crime such as murder, car hi-jacking and assault, its financial impact is equally devastating. Consequently, the prevention of commercial crime is equally important. This is particularly important to prevent a country like South Africa from being regarded as a prime location of commercial crimes that could decrease its investment attractiveness.

For the researcher, as a former SAPS employee with five years' experience in researching organised and commercial crimes, the findings and conclusions from this research have the potential to benefit the investigative practice and policy used in investigating AFF crimes.

1.7.1 Academic World

Researchers indicate that the research must contribute to the value of existing information. By carrying out this research, the researcher aims to make an immensely valuable contribution to existing knowledge regarding the investigative profiling of fraudsters, particularly those involved in AFF. Hopefully, this will stimulate more research to be conducted on the topic. The study will add valuable knowledge to the existing collection of knowledge held at the University of South Africa (UNISA) and other universities across the globe, as students will be able to use the material as a source of reference in respect of investigation and profiling topics, for the material will be available to assist students and other intellectuals in the academic world in terms of references.

1.7.2 Industry

Such knowledge about investigative profiling gained from the literature will be useful to private and public investigators of financial crimes that have negative consequences for society and are very complicated in terms of the investigation. Therefore, the researcher intends to use the research to educate the investigators by the publication of the work in accredited journals and making it available to be included in police training manuals. Parastatals such as the Reserve Bank, Passenger Rail Agency of South Africa (PRASA), Telkom, Eskom, South African Revenue Services (SARS), and private investigation and auditing firms such as Kleyland Peat Marwick Goerdeler

(KPMG), and Ernest and Young would benefit substantially. The SAPS would naturally benefit from the new knowledge that has been created in respect of the research problem. This could help improve and enhance the current SAPS training curricula, to ensure that investigators are more knowledgeable and better equipped to investigate and combat AFF by using effective detection methods such as investigative profiling.

1.7.3 Personal Interest

The researcher was employed by SAPS as a crime research analyst, with five years' experience researching organised and commercial crimes, fraud being one of the crimes researched. The researcher also has a Criminal Justice degree, Honours in Criminology, and postgraduate Certificate in Fraud Examination. With such knowledge, the researcher will be able to utilise the experience gathered over the years in the field, particularly in docket analysis of various fraud cases and how they were committed. Due to the lack of knowledge of some members of society regarding this crime, the researcher felt that a study of this nature would educate the people about various ways to avoid being victimised or scammed.

1.7.4 Society's Interest

The wealth of knowledge derived from the study will be shared with South African society to help with and contribute to the prevention and eradication of perpetrators' attempts to commit AFF since more people would become cautious and timeously report any suspicious or fraudulent activities to law enforcement. The community will be empowered by a wealth of knowledge regarding various schemes and tricks used by fraudsters or scammers to lure them into the so-called 'genuine' business deals. This includes lottery ticket winners and beneficiaries of unknown inheritances or wills. This is important for South Africa, as the country endeavours to address the historically-linked triple challenge of unemployment, poverty and inequality, as more people will be better informed when they are confronted by a business or any other proposal that sounds too good to be true.

1.8 RESEARCH DESIGN AND APPROACH

Leedy and Ormrod (2005:12) state that the research project's methodology can be described as the general approach that the researcher takes in conducting the project, since to some extent this approach dictates the particular tools the researcher selects.

The researcher adopted an empirical design, as this design would best answer the research questions. Welman and Kruger (2001:186), stated that an empirical design is the creation of knowledge-based on experience and/or observation. Since there was limited literature that the researcher could find on the topic, he had to do fieldwork to focus on the participants' personal and practical experience. The empirical design produces high concept validity and in-depth insight and helps establish a rapport with the research participants (Leedy et al., 2005: 14; Hanekom and Brynard, 2006: 29; Welman, Kruger and Mitchell, 2012: 14; and Mouton, 2001: 109). To achieve this rapport, the researcher had to interview investigators and experts/analysts who deal with the crime of AFF.

1.8.1 Research Design

As the research is empirical in nature, a qualitative research design method was adopted for this study. Leedy et al. (2013:139) define this concept as "the study which focuses on [a] phenomenon that occurs in natural settings [in the] real world and involves capturing and studying the complexity of that phenomenon." A qualitative design approach was chosen as the most suitable and appropriate for this study's purpose as it seeks to determine the nature of the problem. Maxfield and Babbie (2005:5) and Creswell (1998:15) state that social research involves various research methods that one can use.

According to Welman and Kruger (2001:183), a research design is a plan by which the researcher intends to recruit participants and devise methods of collecting information from participants to answer the research problem. Furthermore, Singleton and Straits (1999:91) explain that the research design consists of a clear statement of the research problem and sets out the procedure to gather, process, and interpret the data gathered to resolve the stated problem. After the design has been determined, the researcher must decide which methodology is appropriate for the study to address the research questions and aims. In conclusion, Mouton (2001:55) indicates that the design is a plan or blueprint for conducting the research.

1.8.2 Research Approach

Brink, Van der Walt and Van Rensburg (2012:199) state that the research plan describes the researcher's process to explore the research problem or answer the

research question. Since this study is evaluative, Kowalczyk (2016: 2), Leedy and Ormrod (2013:143), Welman (2005: 43) and Babbie (2012: 23), summarised this process as "determining the impact of the intervention of [a] certain program, that will lead to future studies or determine if what is being observed might be explained by a currently existing theory". The researcher decided to use qualitative methods to get in-depth information, viewpoints regarding diverse investigative methodologies, and profiling techniques being utilised from participants' personal ideas and experiences.

Welman and Kruger (2005:8) further explain that 'qualitative' implies an emphasis on processes and meanings that are not rigorously examined or measured in terms of quantity, amount, intensity or frequency. Furthermore, Henning, Van Rensburg and Smit (2004:27) state that it gives a researcher an authoritative argument about other researchers' views and conclusions. In support, Brynard and Hanekom (2006:37) further assert that this type of research entails discovering novel or unanticipated findings and the possibility of altering research plans in response to these accidental discoveries. Similarly, Maxfield and Babbie (2011:5), and Welman and Kruger (2005:12) draw distinctions as they indicate that empirical studies generate data from observation and experience.

A qualitative research design is intended to explore and understand people's perception, interpretation and understanding of a social or human problem or phenomenon. It deals with subjective data, which is produced in the minds of participants. Using the qualitative method, the researcher intends to compile a profile picture by listening to a participant's ideas and using it in conjunction with personal experience. In summation, Maxfield and Babbie (1995:4) observed that experience and observation are critical contributors to knowledge in an empirical design.

1.8.3 Target Population and Sampling

The population is the study object and consists of individuals, groups, organisations, human products and events, or the conditions to which they are exposed (Welman and Kruger, 2005:52). In this case, the researcher has to select the element of the study. Leedy et al. (2013: 152) state that an element is a unit about which information is collected, and that provides the basis of the analysis; this can be people or certain types of people. Babbie (2007:192) describes 'population' as a theoretically specified aggregation of study elements. The study population is the group of people from whom

the researcher wishes to draw conclusions. Essentially, in each case, the researcher must sample subjects for study (Kruger et al., 2005: 55). It is for this reason that the researcher decided to make use of a study population. Researchers Leedy et al. (2013:152), Brynard and Hanekom (2006:54) and Mouton (2006:137), state that a study population is the aggregation of elements from which the sample is selected. The study population for this research consists of fraud investigators, analysts from the CCU of SAPS, and experts/analysts from SABRIC. The participants were grouped into two samples: Sample A (Investigators) and Sample B (Experts/Analysts).

1.8.4 Sampling procedure

Brynard and Hanekom (2006:54) describe sampling as a "technique employed to select a small group with [a] view to determining the characteristics of a large group". At the same time, they refer to the population as "groups, subjects, objects, events, phenomena, activities or cases which the researcher wishes to research to establish new knowledge". Guided by Baker and Edwards (2012:19), the researcher considered these critical aspects as a guideline in determining the sample size of participants for the interviews, namely the minimum requirement for sample size, data saturation, and the population's heterogeneity and the scope of the research questions.

It was established through information from the Unit Commander that the CCU in Pretoria functions in different groups relating to different types of crimes investigated by the unit. A list was obtained with all the investigators' names attached to the unit, which is divided into six groups. AFF fraud cases were investigated by one specific group only, namely the 'Fraud and Scam Group', consisting of eight investigating officers. It was established that the other groups do not investigate AFF fraud cases and do not have the same practical experience, the required skills or exposure to AFF fraud investigations. Considering the AFF group's size, the researcher interviewed all eight AFF fraud investigators. Drawing a sample from the entire unit while it is known that only eight investigators deal with AFF fraud cases daily and have the real practical experience and knowledge of these cases would taint the information collected during interviews. Also, the CCU employs a single analyst who is responsible for the analysis of all AFF cases. The analyst was also part of the sample and was interviewed. Therefore a sample comprising all eight investigators and one analyst from the Pretoria CCU were interviewed.

Also, an expert analyst from SABRIC was selected purposively, based on his practical knowledge, experience, expertise and exposure in the field of AFF. Maxwell (2005:88) describes purposive sampling as choosing or selecting a particular group of participants in a particular setting, and with a particular purpose in mind, to obtain information that cannot be readily obtained from other participants. It is essential to choose a setting that offers the best opportunities and yield the best data to learn about the research subject (Boeije, 2010:34-35; Leedy and Ormrod, 2013:152). SABRIC represents the majority of the banking industry in so far as the banking risk landscape is concerned. SABRIC provided a broad and in-depth perspective on fraud, which has been very important for the study. An interview was conducted with Mr Ntshiki Maluleke, of the Commercial Crime Office at SABRIC, an AFF expert.

Therefore, the researcher had a sample of ten participants that was considered adequate for the study. Based on the extensive knowledge, expertise and experience in the field of scams and fraud, they were able to provide a comprehensive, in-depth perspective on the topic.

The sample was divided into two groups to document participant responses, namely Sample A and Sample B. Sample A comprised of investigators, while Sample B consisted of analysts.

1.8.5 Data Collection

Leedy et al. (2013:77) define data as "those pieces of information that any particular situation gives to an observer". The term was derived from the Latin word 'dare', which simply means 'to give'. As soon as a researcher decides on the type of research project, a decision must be made regarding the technique to collect data relevant to the research, as the technique chosen determines the ultimate course of the project. Babbie and Mouton (2005:546) indicate that social research projects are likely to be shaped by practical, ethical and political considerations in addition to technical and scientific considerations. Data collection methodologies used in social research may be either right or wrong, good or bad, not only technically in terms of their effectiveness as research instruments, but also in respect of their consequences.

This section presents the process that the researcher followed in gathering data for the study. In this study, the primary sources of data collection were adopted, namely

interviewing and a literature review of books and other sources relevant to the topic under study. An elaboration of the method adopted is outlined below.

1.8.5.1 Interviews

According to Maree (2012:87), an interview is a two-way discussion in which the researcher asks the participant questions to gather data and learn about the ideas, beliefs, views, perceptions, opinions, understanding and behaviour of the participant. The interview is also used to acquire exact information to help the researcher understand the participant's construction of knowledge and social reality. The researcher personally conducted face-to-face interviews. This type of interview is referred to as a 'purposeful discussion' between two or more people that helps the researcher gather valid and reliable data relevant to his research objectives, as defined by Leedy et al. (2001:5). This type of interview allowed personal communication and made it possible to gather more information for the study. Interviews were conducted in a private place after obtaining consent from participants. Conversation between participants and the researcher was recorded by tape recorder and notes were also taken.

Luton (2010: 21) highlights that the fundamental way of learning about something is to talk to someone who has knowledge about it. This could take various forms such as casual conversations, journalistic interviews and semi-structured interviews or structured-survey interviews. Babbie and Mouton (2005:298) believe that basic interviewing is one of the most frequently used data gathering methods within qualitative methods.

The purpose of an interview in qualitative research is to obtain in-depth information, from another person's point of view. According to Flick (2009:149), semi-structured interviewing "is an overarching term used to describe a range of different interviewing forms most commonly associated with qualitative research. The defining characteristic of semi-structured interviews is that they have a flexible and fluid-structure, unlike structured interviews, which contain a structured sequence of questions to be asked in the same way of all interviewees." The researcher adopted an in-depth interview to gather relevant information for the study in a safe and secure environment. The semi-structured interview is 'open' and allows new ideas to be debated during the interview within the framework that the interviewer has to explore. This allowed the researcher

to control the theme of the question related to the study's research problem to achieve a solution. This was achieved by preparing a set of interview questions relevant to the study prior to the interviews. Open-ended questions were used to allow participants to elaborate and provide comprehensive information.

The interview schedule used to interview participants was divided into two sets: one set for the analyst and the other for investigators. Before any participant was interviewed, the researcher obtained formal approval from the SAPS following SAPS National Instruction 1 of 2006 (Research in the Service) to conduct the research and interview SAPS investigators for the study (SAPS, 2006f). Approval from the SAPS is attached as Appendix D. Acceptance e-mail from SABRIC to conduct interviews is attached as Appendix E. The interview schedule used during interviews with both groups of participants is attached as Appendix H. Leedy and Ormrod (2013:154) provide several guidelines for interviewers to ensure effective and productive interviews which the researcher followed. Consent was obtained before the interviews from each participant to be interviewed.

1.8.5.2 Literature study

All the information the researcher used for this study was collected using primary and secondary sources, which is extensively explained in the following paragraphs.

1.8.5.2.1 Primary sources

The researcher obtained information from primary sources such as several media reports and government promulgations, including newspapers, the Constitution of SA, 1996., policies, Acts, statutes, Government gazette, regulations and other legislation concerning the topic under investigation. These documents were studied in detail to gain more information regarding investigative profiling and forensic investigation in general and in particular, AFF, which was supported by secondary sources.

According to Babbie (2004:113), a literature review must clarify the theoretical context of the problem under investigation and how it was studied previously by other researchers. A literature study enables the researcher to specifically identify and outline the research problem clearly, distinguishing it from previous studies conducted on the same topic (Welman and Kruger, (2005:38), Leedy and Ormrod (2013:51), and Brynard and Hanekom (2006:27)).

1.8.5.2.2 Secondary sources

The researcher gathered data through a literature study of books accessed at UNISA library and Pretoria University. The Internet and SAPS training material, articles, journals, dissertations and theses were also scrutinised to gather relevant literature applicable to the topic. The researcher broke down the topic into small, relevant and manageable concepts, such as fraud, AFF, a forensic and criminal investigation, investigative profiling, criminal profiling, and intelligence to gather extensive information regarding the topic.

An in-depth literature review and analysis of various sources of information were conducted, particularly of the books written about the topic, to acquire in-depth knowledge regarding the AFF; hence avoiding duplication of previous studies. Relevant and up-to-date literature was also accessed to gather information regarding the subject matter, which included national and international sources in the field of criminology, policing, psychology, sociology, law, economics and accounting, such as books, articles, theses, UNISA study guides, SAPS training guidelines and Internet information.

This was done and accomplished by consistently adhering to the aims and research questions for this study. The researcher used these as a benchmark in the collection of data for this study.

1.8.6 Data Analysis Methods

Mouton (2001:108) advocates that analysis involves breaking up data into manageable patterns, trends and relationships. The analysis aims to understand the various constitutive elements of the data by examining relationships between concepts, constructs or variables, and determining any patterns or trends that can be identified.

Furthermore, Leedy et al. (2013: 146) indicate that the central task is to identify common themes in people's descriptions of their experiences. One crucial step in a concept analysis is to tabulate the frequency of each characteristic found in the material being studied. The researcher analysed data by synthesising primary and secondary sources (literature review and interviews) and then integrated it to form coherent information. Brynard et al. (2006: 61) indicate that it is physically impossible

for the researcher to carry out an in-depth analysis of all the data available in a general field of interest, but that he/she can only determine and select data that is relevant to the specific research project.

The researcher followed the four primary steps to analyse data. Analysis was done in the following manner:

1.8.6.1 Organisation

The data collected during the research was organised by using Microsoft Excel spreadsheets. After identifying common themes, these filtered into groups of smaller units such as words, sentences, paragraphs and stories. Diverse folders were created to store various categories of data gathered for the research; hard copies such as computer printouts and spreadsheets were prepared for each unique theme. Categories created related to themes and key concepts such as forensic investigation, a criminal investigation, diverse AFF scams, MO, solicitation methods used, and different profiling types.

1.8.6.2 Perusal

Gathered data were revisited several times to gain a broader understanding of the information. Transcripts of all the participants' comments, the literature, and transcripts of interviews with the expert from SABRIC, were perused thoroughly after categorisation. The researcher's own research notes and comments that were made during the interview were similarly used to achieve this.

1.8.6.3 Classification

The researcher outlined important subcategories, common themes and subthemes, and classified them, using a coding system. Similarly, Welman et al. (2012: 213) described this coding process as to how numerical, alphabetical or alphanumerical code is assigned to each keyword or key concept identified by the researcher. For instance, a standard MO employed by the criminal is that of using multiple identities/personalities for convincing the victims, as if he or she is engaging with different people, was coded as 'MI/P', and the use of false information was coded as 'FI' under the subtheme of 'Nature of Advance-fee Fraud. Various words under the heading of Investigative Profiling, such as Forensic Investigation (FoRI) and Criminal

Investigation (CI) were also coded. Coding is fundamentally the classification of concepts, keywords and connotations that are recognised from data. The researcher used an Excel pivot table to compile a free-association Figure that depicts relationship links between categories, themes, subthemes, groups and subgroups of data.

1.8.6.4 Synthesis

The researcher employed free association Figures from the gathered data to show linkages and relationship. The relative frequency of ideas and keywords was exploited further by utilising a Microsoft Excel spreadsheet's sorting function, in which various sources were incorporated. These include transcribed participant responses that refer to similar concepts, and content that also appears in previous research, such as an Internet source or a textbook. The data was cross-referenced and summarised together during this phase. Lastly, an Analyst's Notebook, available on the Internet, was used as it contains visual representations Figures depicting the data analysis process's overall results.

1.9 METHODS TO ENSURE TRUSTWORTHINESS

Researchers such as Goldblatt, Karnieli-Miller and Neumann (2011:390) definitively show that qualitative research is evaluated regarding its thoroughness and trustworthiness. In support, Kumar (2011:184) states that the degree of variance between quantitative research and qualitative research is the important factor associated with two critical concepts of validity and reliability. There have been some attempts to define and establish validity and reliability in qualitative research. These factors are: 'trustworthiness' and 'authenticity'. According to Guba and Lincoln (in Kumar, 2011:184), trustworthiness in a qualitative study is determined by four indicators: credibility, transferability, dependability and confirmability. These four indicators reflect validity and reliability in qualitative research. Schurink, Fouché and De Vos (in De Vos et al., 2011:419) explain that two prominent qualitative researchers, Lincoln and Guba, propose the following alternative constructs, namely credibility, authenticity, transferability and dependability to be addressed in a qualitative study, as they are believed to reflect the assumptions of the qualitative paradigm more accurately. The researcher transparently approached these, using a sound data collection and analysis methodology, which was followed by a clear understanding of the research goals.

Silverman (2005:223) and Leedy and Ormrod (2013:104) highlight that several social researchers had invalidated the concern for reliability and validity, as it 'arises only within the quantitative research tradition'. In reaction to this sentiment, Silverman (2005:223) argues that there is no point in concluding a research dissertation unless researchers can demonstrate the procedures used to ensure their methods' reliability and the validity of their conclusions. Leedy and Ormrod (2013:104), under the heading "Validity in Qualitative Research", assert that regardless of the kind of study one decides to conduct, the researcher must address the study's validity to prevent it from being insignificant. Flick (2011:207) points out that it has been suggested that the classic criteria for social research (reliability, validity and objectivity) could be applied in qualitative research, while Wagner, Kawulich and Garner (2012:243) believe that trustworthiness might be used in qualitative research.

According to Creswell (2014:201), validity is seen as a strength in qualitative research. It is used to suggest and determine whether the findings are accurate from the standpoint of the researcher, the participant, or the readers of an account. According to Creswell (2014:201) and Leedy and Ormrod (2013:105), terms such as "dependability, conformability, verification, transferability, trustworthiness, authenticity, and credibility" are used to describe the idea of validity. In reply to this, Lichtman (2014:194) argues that these terms originated from Lincoln and Guba's work and seem outdated. According to Botes (2003:180) and Gray (2014:186), 'credibility' in qualitative research is the concept that is equivalent to internal 'validity' in quantitative research. The strategies outlined by Flick (2011:209), Creswell (2014:201), and Leedy and Ormrod (2013:105) to increase the validity (credibility) of the research can be used by the researcher in a qualitative study to support the validity of his findings. Vithal and Jansen (2010:32) state that validity is an attempt to check out whether the meaning and interpretation of an event are sound or whether a particular measure is an accurate reflection of what one intends to find out. Data and information obtained from literature and interviews were used to establish patterns and trends to ensure data and information validity. The researcher used numerous sources of information such as literature, interviews and case statistics to ensure validity.

A discussion of elements of trustworthiness such as credibility, transferability, reliability, dependability and conformability follows.

1.9.1 Credibility

According to Trochim and Donnelley (in Kumar, 2011: 185), credibility involves establishing that qualitative research results are credible or believable from the participant's perspective in the research. Since qualitative research studies explore perceptions, experiences, feelings and beliefs of the people, it is believed that the participants are the best judges to determine whether or not the research findings reflect their opinions and feelings correctly.

Schurink, Fouché and De Vos (in De Vos et al., 2011:419) explain that credibility is the alternative to internal validity, which deals with observed differences on dependent variable that are directly related to the independent variable, and with credibility, the goal is to demonstrate that the research was conducted in such a manner as to ensure that the participants had been accurately identified and described. Du Plooy-Cilliers, Davis and Bezuidenhout (2013:258) concur when they indicate that credibility refers to the accuracy with which the researcher interpreted the data that the participants provided. The credibility of qualitative research can be increased through prolonged engagement and persistent observation in the field, triangulation of different methods, making use of formalised qualitative methods, and member checks.

To enhance credibility, as recommended by various scholars, the researcher ensured that the interview transcripts' interpretation followed the participants' answers and views in reply to questions asked. The field notes also summarised the actual body language observed during the interview in addition to audio recordings. Most importantly, the researcher took notes in the presence of each participant for credibility.

1.9.2 Transferability

Kumar (2011: 185) and Liamputpong (2013:26) expressed similar views when they assert that "Transferability refers to the degree to which the results of qualitative research can be generalised or transferred to other contexts or settings. According to Kumar (2011: 186), transferability conveys the theoretical knowledge obtained from qualitative research that can be applied to other, similar research, individuals, groups, or situations".

Schurink, Fouché and De Vos (in De Vos et al., 2011:420) explain that the researcher must question whether the findings that the research produced can be transferred from a specific situation to another. This is viewed as an alternative to external validity, the researcher's extent of generalisation of the results should beyond the sampled subjects. Also, Lincoln and Guba (1985:316-323) state that the researcher must provide a 'thick description' of the researched content and phenomenon relating to the participants' views, processes, and experiences. Ritchie and Lewis (2003:269) suggested that transferability is based on the accuracy with which the phenomenon was captured and interpreted in the study sample. After each interview, the researcher wrote field notes to enhance the quality of the data elicited and analysed the data thematically. Subsequently, this ensured that the quality of the data collected was linked to the field notes, data analysis and interpretation.

Furthermore, field notes were written as pointers or headlines during and after each interview to reflect on potential missed questions. This was done as field notes to allow the researcher to document and reflect on what had transpired and what was experienced, observed, or heard during the interview process. It allowed the researcher to more accurately reflect on and account for the data gathered. The researcher maintained an emotional distance at times during the interviews to ensure that he maintained objectivity. Furthermore, Ritchie and Lewis (2003:269) note that, due to the small samples used in qualitative research, the sample is not statistically representative of the population. Qualitative research focuses on a range of views, experiences and phenomena and the circumstances that shape them. This can be translated into the research population.

1.9.3 Reliability

According to Singleton and Straits (1999:114) and Gray (2014:184), reliability is concerned with stability and consistency questions. It has to do with whether repeated operational applications under similar conditions yield the same results. Similarly, Richie, Lewis, Nicholls and Ormston (2014: 354) agreed that dependability is the concept used in qualitative research concerning reliability. Reliability remains relevant for qualitative research if the researcher demonstrates to the audience the procedures that have led to a particular set of conclusions, which the researcher intended to do in his research. To ensure reliability, the researcher consistently revisited data and

interpreted it so that the raw data and the meanings that the participants attached to it would be dependable and consistent. Gray (2014:184) believes that reliability is improved for most qualitative research approaches if not guaranteed by triangulation, such as using multiple sources for data gathering.

1.9.4 Dependability

According to Trochim and Donnelley (in Kumar, 2011: 185), dependability is concerned with whether one would obtain the same results if one observed the same thing twice. Schurink, Fouché and De Vos (in De Vos et al., 2011:420) explain that the researcher must ask whether the research process is presented logically and well-documented. Dependability is regarded as the alternative to reliability, whereby the researcher attempts to account for changing conditions in the phenomenon chosen for conducting the research, namely single-subject designs which involves measuring the dependent variable repeatedly over time and changing conditions from baseline to treatment, whereas in a reversal design, the participant is tested in a baseline condition, then tested in a treatment condition, to show the effect of treatment.

The researcher ensured that the study's methodology supplemented the topic under investigation to achieve the research goals. Hence, purposive sampling was chosen to collect accurate information that reflected and answered precisely the questions that were raised in the research. The linkage of information, the data gathered, and the interpretation and findings also showed this.

1.9.5 Conformability

According to Trochim and Donnelly (in Kumar 2011: 185), similar to reliability, conformability refers to the degree the results could be confirmed or corroborated by other researchers. This can be achieved if both researchers follow the same process identically for the results to be compared (Kumar, 2011:185).

The researcher also ensured the study's conformability by keeping a detailed record of all the literature consulted. This confirmed proof that the findings and the resultant interpretation of the findings did not originate in the researcher's imagination but are clearly linked to the data, as Liamputpong (2013:26) viewed.

1.10 ETHICAL CONSIDERATIONS

The researcher adhered to the Unisa Code of Ethics for Research (Unisa, 2000:128-134). In a comparison of research ethics as set by Hanekom and Brynard (2006: 51) and Leedy and Ormrod (2005:101), the researcher studied and adhered to their ethics documents. These important principles were also listed in the Unisa Code of Ethics and were incorporated into these researchers' research guide. Each participant was interviewed separately and in private. The researcher established and maintained rapport with the interviewee by introducing and explaining the interviewer's background, purpose, and scope.

The researcher started by introducing himself and having a short discussion about the participant's background and work environment, interests, and experience, allowing the participant to be comfortable and familiar with the interviewer's tone and voice. This allowed the participant to speak freely and openly at all times. During the introductory phase, participants were also ensured privacy and confidentiality of the interviews. Furthermore, they were encouraged to be open and forthcoming. Responses were carefully recorded in writing and discussed with the participant afterwards to confirm that the information had been captured correctly. Furthermore, the following ethical considerations, as discussed by Leedy and Ormrod (2013:104-109) and Dantzker and Hunter (2012:190), were strictly adhered to during the research:

1.10.1 Protection against Harm

The participants were not exposed to physical or psychological harm. Interviews were conducted in an office, and at no stage were their lives exposed to any risk other than the normal day-to-day risks. Their names were not used in the interviews, with the result that they cannot be identified.

1.10.2 Informed Consent

Participants gave informed consent by signing the schedule as proof that they consented to participate in the interviews. Participation in the study was voluntary, and their right to privacy was observed and respected. Permission to conduct the research was obtained from the SAPS' national head office in Pretoria that deals specifically with research, attached as Appendix D. Informed consent is attached as Appendix F.

1.10.3 Right to Privacy

Confidentiality was guaranteed to all participants for this research. Their responses were not shown to anyone or manipulated, nor discussed with anyone except the supervisor overseeing this research. The participants from SAPS CCU chose to participate in this research anonymously, except for the SABRIC expert. Hence numbers were used instead of names, both during the interview and in reporting about this research.

1.10.4 Honesty with Professional Colleagues

A critical aspect of the research is to report findings as accurately and truthfully as possible. In this research, the researcher maintained honesty to his professional colleagues. The researcher did not distort any information received and ensured that there would be no misrepresentation of facts to mislead others regarding the findings deliberately. These principles were ticked off only when achieved or observed, and in general, non-compliance could not be detected.

To consistently follow and be in line with the research ethics guidelines, the researcher developed a checklist in line with the principles outlined in the code of ethics.

1.11 SUMMARY

AFF is one crime that is causing havoc in the lives of several unsuspecting South Africans. The MO used by criminals varies according to their targets. Although the media and SAPS have reported several cases, and several arrests have been made, there seem to be gullible people who still fall victim because of greed, be it their own or that of the fraudster. Due to the high number of AFF cases reported over several years, it is clear that prevention strategies must be devised, hence the researcher proposes investigative profiling as a tool that can be used to detect perpetrators of AFF crimes. Although these profiling methods will not be the sole solution to combat, police, prevent and investigate AFF holistically, other investigative methods relating to MO to identify links between patterns should be implemented and enhanced to draw an accurate profile picture of perpetrators.

This chapter demonstrated the process and the methods the research followed to achieve the research goals. The adopted methods guided the research design and

best suited the data collection for this research. Literature and articles on the topic were extensively consulted to obtain more information on the topic.

1.12 DISSERTATION OUTLINE

After providing the research background and defining the research problem, study questions and objectives, and outlining the justification for the study and defining the study location, the dissertation proceeds as follows:

Chapter 1: General Orientation

The chapter contains the introduction to the research problem and the questions that the researcher wishes to address, including the steps that were taken to carry out the research.

Chapter 2: Investigative Profiling and the Investigation of Advance Fee Fraud

The chapter discusses various types of profiling techniques and highlights the importance of detecting investigative profiling. The nature and extent of the AFF crime are discussed, and cases of successful detection and prosecution of such crimes, using international and local examples.

Chapter 3: The Extent of the Use of Investigative Profiling in AFF

This chapter presents the methodologies, outlines the process concerning utilising investigative profiling approaches, and the data gathering and analysis by SAPS, SABRIC and FIC.

Chapter 4: Data Presentation and Findings

This chapter presents, analyses and discusses the research findings.

Chapter 5: Recommendations and Conclusion

Chapter 5 presents the research conclusions and the policy and practice suggestions regarding the detection and investigation of AFF crimes. Furthermore, the chapter identifies the research deficits and provides suggestions for further research on this subject.

CHAPTER 2

INVESTIGATIVE PROFILING AND THE INVESTIGATION OF ADVANCE-FEE FRAUD

2.1 INTRODUCTION

Around the world, the collection and use of data and information have become an important instrument of contemporary state efforts to detect crime, monitor offenders, and predict the risk of criminal activity, as indicated by McCartney, Williams and Johnson (2008), cited in Machado and Prainsack (2012:91). In connection to this statement, Barrow and Rufo (2014:2) state that throughout the history of profiling, people such as criminologists, psychiatrists, detectives, investigative consultants, researchers and scholars have contributed to today's profiling techniques.

Barrow, Rufo and Arambula (2014:np) further state that law enforcement agencies have tried to unlock criminals' minds to understand what makes them commit a crime for quite a long time. They have also tried to identify offenders by assigning them various names such as offenders or criminals, and naming the process a 'forensic and criminal personality profiling'. This was done to help investigators understand and predict specific behaviour accurately. Significantly, however, each technique and tool was named about the profiling techniques applied to understand the behaviour (Palermo and Kocsis, 2005:13).

As researched from the early 1900s until the present day, the conceptualisation of investigation methodologies has changed worldwide, from focusing exclusively on the MO, the involvement of forensics to individualise criminal involvement in a specific crime, and apprehending the criminals involved speedily. Similarly, Souter (2013:63) expresses the same sentiment and further indicates that the purpose of an investigation is the driving force as to what documentary evidence is collected, how it is collected and from whom. Such informal investigation could determine a problem and identify the process or procedural changes to correct the situation.

Sivnarain (2010:06) indicates that the term 'investigative profiling' means "the creation of an investigative profile data of information about an identified person, and includes such information as identity number, address, criminal record, weapons owned, vehicles owned, employment records, verification of academic qualifications, cell

phone records and bank statements." To obtain a complete profile of a person, the researcher supports the notion that valuable information associated with the person under investigation must be gathered, and such information will include, among other things, criminal records, domicile (address) and places frequented by the individual. Such information could be gathered covertly or overtly to boost the case before the court.

This chapter covers the understanding of profiling methods suitable for investigating fraud in general, but with special emphasis on AFF. Profiling methods are discussed extensively, highlighting various investigative techniques tested globally for addressing AFF, and in closing, the importance of profiling as a forensic tool and an aid to investigations of AFF crimes is discussed. Firstly, this was done by addressing criminal investigation and forensic investigation to highlight these investigative methodologies' causal connection. Secondly, an elaboration on the extent and nature of this crime in South Africa and other international countries is highlighted in this chapter.

2.2 UNDERSTANDING INVESTIGATIVE PROFILING

2.2.1 The Purpose of Profiling in Investigation

By its nature, investigative profiling involves analysts and investigators' analytical tools to gather and link evidence to a suspect. Accordingly, Sirvanan, Thayyil and Narayanan (2013:01) state that the purpose of an investigation is an official undertaking to uncover the information about a crime. This is typically carried out by police or any institution entrusted with the power (often constitutionally granted power) to institute criminal proceedings on behalf of the state (NPA Act 32 of 1998, Section 179 (2). In South Africa, the SAPS are often the main criminal investigating unit (SAPS Act 68 of 1995, Section 16).

Although other statutory agencies, most notably the South African Revenue Services (SARS) Act 34 of 1997), Special Investigating Unit (SIU) Act 74 of 1996 section 5 (2) (b) and (c), The Public Protector Act 22 of 2003 section 7 (3) (a), and the Competition Commission Act 89 of 1998, are also mandated to investigate specific groups of crimes such as fraud on behalf of the state, their powers to arrest are limited compared to those of SAPS (Van Rooyen, 2008: 34). However, such agencies can still effect an

arrest, provided that a warrant has been obtained. Moreover, they are mandated to inspect premises, issue summons and fines, and seize any documents for investigation purposes (Section 19 of Criminal Procedure Act 51 of 1977).

Van Der Westhuizen (1996: 1) further points out that it is the police's responsibility to attend to the identification and apprehension of alleged criminals, and the collection, preservation and presentation of evidence connected with alleged offences, for the sole purpose of prosecution. Like forensic investigation, the criminal investigation involves studying facts used to identify, locate, and prove a criminal's guilt (Hitchcock, 2015:09). This, however, is not limited to searches, interviews, interrogations; evidence collection and the preservation thereof, but may also employ modern scientific techniques of forensic science (O'Hara and O'Hara 1994:1).

Marais and Van Rooyen (1990:17) contend that it is "a systematised search for truth primarily aimed at the positive clarification of the crime situation based on subjective and objective traces". The term 'profiling' dates back as far as the code of "Hammurabi", following which perpetrators and victims could bring forth their evidence to prove the alleged criminal's guilt or innocence. In this modern era, such proceedings are conducted by state organs such as police and private investigators, whom aggrieved persons hire to pursue the case on their behalf. In any investigation, profiling plays an integral role in identifying the leads to the investigation. A criminal investigation can be explained or defined as an official effort to uncover crime information in the broadest term.

O'Hara and O'Hara (1994:1) and Van der Westhuizen (1996:4) concur and argue that in any criminal investigation instituted, whether by a government law enforcement agency or by private investigators, the fundamental principles are to establish the following, namely at a crime scene observe the conditions, events and any remarks made by the witness; any information furnished by eyewitness or bystanders is critical in the crime scene. However, in AFF crimes, the crime scene is somewhat elusive in that the cyberspace is limitless. Hence, from experience in analysing AFF crimes, it is incumbent upon the investigator to geographically locate the computer or device's IP address to lure the victim and signify the investigation's starting point, or otherwise known as 'the scene of the crime'. Using a combination of analysis and geographical Home Location Register (HLR) lookups to identify cybercriminals is an important

profiling technique available to investigators and analysts. The statement of the victim is also vital and complements the investigation and analysis. To corroborate the victim's testimony, the investigator needs to obtain any eyewitness contact information for follow-up questions. Westphal (2008:72) encourages obtaining the complete identification of all witnesses, arranging for the collection of evidence at crime scenes (if public computers were used in the perpetration of AFF), explaining in detail the exact circumstances of the crime, interviewing the complainant/s, witnesses and suspects, and taking written statements if necessary. This view is also expressed by all of the participants in Sample A. The researcher contends that it is critical to the success or failure to resolve the crime at this stage of the investigation. From experience gained in an investigation of AFF crimes, it is deemed equally important to collect as much evidence and information as possible about the offence and the suspect(s) To link and individualise the suspect/s to other AFF offences.

Generally, each investigation's purpose and objective involve identifying the crime, gathering evidence, individualisation of the criminal, the criminal's arrest, recovery of stolen property, and involvement in the judicial process (Clement, 2017:03, and Bennet and Hess, 2007:8). This process applies to both commercial (AFF) and contact crimes such as murder but differs about the manner of approach and methodologies applied. Similarly, Marias and Van Rooyen (1990:17) agree, and state that the purpose of an investigation is to establish facts for positive detection of the crime, identify, collect and preserve evidence, and prepare for the judicial process.

Du Preez (1996), cited in Zinn (2002:3), concurs with the afore-mentioned researchers and describes crime investigation as a systematic and planned information-collection process, which consists of observation and/or inquiry conducted during different phases of the collection of information about the alleged crime. Smit, Minnaar and Schneitler (2004:27) refer to the criminal investigation as a reconstructive method that uses deductive analysis based on specific pieces of evidence to establish proof that a suspect is guilty of an offence. Wrobleksi (2006:320) and Mena (2003:119) differ, as they offer a different view by indicating that it involves special investigative units and investigators with critical skills to develop a case investigation strategy interrogating suspects, and testifying competently in the court. The latter explanation covers critical aspects of investigation applicable to AFF or commercial crime cases, as expertise is

of paramount importance for achieving success or suffer failure in these complicated cases.

In light of the above explanations, a summarised response of all participants proves that discovering, collecting, and preparing evidence to arrive at a conclusive outcome in determining an individual's guilt or innocence is a fundamental aspect of a criminal investigation. Majority of participants further stated that a thorough investigative approach, involving the use of a combination of forensic analyst tools in AFF cases, could uncover enormous amounts of information and involve applying software programmes such as 'analyst notebook' and 'Excel spreadsheets'. However, one participant (Sample B) cautioned and further added that the information must be carefully and adequately handled regarding its relevance and admissibility. All participants agreed that profiling in general forms an integral part of criminal investigation and that it has been successfully employed by law enforcement agencies in the arrest and conviction of AFF perpetrators in the country (RSA) and abroad. In summary, investigative profiling involves a combination of analytical tools and investigation to gather evidence and link suspects to the offence.

Against this background, it is equally important that key role players equally participate proactively in detecting AFF. Notably is the utilisation of modern investigative tools to counter perpetrators new method of perpetrating this crime (AFF). A further type of investigation applicable to resolving AFF crimes is a forensic investigation.

2.2.2 Forensic Investigation

Investigation and analysis of repetitive crimes have been profilers' work for decades (Gross, 2014: np). Zeske (2013:1) points out that forensic investigation history is long and involves a significant number of people's innovations and discoveries, which started with identifying specific handlers of objects employing fingerprints during what is known as the Before Common Era (BCE) period. Derived from the Roman forum where legal and other business was transacted, 'forensic' literally means 'about legal proceedings' (Tilstone, Hastrup and Hald, 2012: 03). However, all this was done with the sole purpose of lawfully establishing evidence and facts that would hold up in court and help to resolve the issues in dispute (Zeske, 2013:2). The Oxford Advanced Learner's Dictionary (2007:583) describes 'forensic' as the police's scientific tests in trying to solve a crime, connected with, or used in court.

Roberts and Zuckerman (2004:3) further explain that the word ‘forensic’, as it is commonly used nowadays, is a shortened form of ‘forensic science evidence’, which involves applying science, technology and technicians to crime and criminal investigation. Eight participants in Sample A agree that forensics is a scientific way of solving crime, while one participant adds that it is also a process of bringing the suspect before court and conducting an investigation to prove a case in a court of law. Though the explanation differs, essentially the participants’ point of departure is scientifically gathering admissible evidence for court purposes.

A forensic investigation should be understood as a process of inquiry into any criminal conduct, or civil or administrative matter that requires a holistic approach of in-depth and meticulous searching for the truth, using scientific methods, expert knowledge, and specialised skills and techniques (Sivnarain, 2010:24). According to the researcher, the purpose is to investigate evidence scientifically to establish who committed a crime or other transgression and bring the perpetrator before a court of law or other presiding authority. According to all participants (Sample A and B), a forensic investigator’s main task is to identify, collect and present all relevant evidence to enable a presiding officer to establish the truth in respect of an alleged offence or issue under dispute. The researcher observed that all participants interviewed, generally had a fair understanding and knowledge of what forensic investigation is and what it entails.

Evidence gathered during investigations of AFF crimes is often supported and supplemented by scientific knowledge, derived from a forensic science discipline, and such evidence could include telephone records, e-mails, electronic devices etc. All participants (Sample A) stated that these sources of information are obtained from various institutions in terms of Section 205 of the Criminal Procedure Act 51 of 1977, thereby ensuring that the forensic analysis of the sources is legal and can be presented in a court of law as evidence. Hence, the researcher recognises the necessity for the application of forensics in the investigation of AFF. For example, communication between the perpetrator and victims of AFF can be downloaded from electronic devices used during the solicitation process. This will be supplemented by software that is programmed to look for specific words or topics. All participants from Sample B also supported this view.

An attempt was made to obtain diverse explanations from various researchers to understand the term ‘forensic investigation’ as applied to this research. Forensic investigation is premised on a myriad of explanations to include systematic and logical processes, gathering of facts, instituting criminal or civil proceedings in a court of law, using scientific knowledge, reconstructing a crime scene and producing concrete evidence (Sivnarain, 2010:30; Van der Merwe, 2008:97; Berning, 2008:76; Goss 2004:6 and Lambretchts, 2001:93). Levy (2008:4) offers a concise definition and states that the term was derived from the Latin word ‘forensic’, which means ‘public’ or ‘forum’ and defined it as “an enquiry aimed at ascertaining the facts which lead into the reconstruction of a crime”. Similarly, Cox (2013:1) postulates that important aspects that forensic investigation/investigators are more concerned about on the crime scene when they collect evidence are two types of evidence, namely testimonies and physical, clues, which form the main base of resolving crime:

- **Testimony evidence:** This is any information received from witnesses or victims found at the scene of a crime. It is collected by the police officer who first arrives at the crime scene, and who will separate witnesses so that their statements will not be similar to each other (Cox, 2013; O’Hara et al. 1994; Bennet et al., 2007; and Van Der Westhuizen, 1996). All participants stated that the information shared by victims of AFF is of critical importance, as they give the first-hand experience of the offence.
- **Physical evidence:** This is any visible piece of evidence that can help solve the case. Items of evidence are collected, for example, in AFF cases, such as documents, digital images, computer and fingerprints, and all these are vital forms of physical evidence.

Participants from Sample B stated that critical aspects of linking the perpetrators in the investigation of AFF could be documentary evidence in the form of financial statements, e-mail messages or SMS conversation, digital images and computer devices used to commit the offence and, most importantly, fingerprints to link the user of the specific device to the AFF.

All participants in Sample A stated that apart from the testimonial and physical evidence, forensic methods and techniques such as using an undercover agent for surveillance and infiltration play a critical role in collecting evidence in AFF. From

experience, the researcher can attest that the best source of information comes from human sources. Such evidence emanates from undercover officers and informants in the law enforcement environment who uncover massive amounts of information and such person could deter a crime, or serve as the best detection method for any crime. This was illustrated by several arrests involving 11 Nigerian nationals and one South African woman in Sunnyside who were involved in perpetrating massive transnational 419-scams. Some of them were subsequently extradited to Mississippi (USA) to face other charges (HSI Pretoria attaché, Lugo (2014:1)), while in another case, five Nigerian males and a South African man were arrested in Alberton for kidnapping a Japanese man, Mr Osamai Hitomai. Etheridge (2016:1) and Karrin (2020:np) report on the arrest of Mr Ifediora Ndubusi in Cape Town, where several SIM cards and laptops used in the perpetration of a crime were seized. There was also the arrest of Mr Gbenga Lekam at OR Tambo Airport, on his way to Dubai, after scamming an elderly woman out of more than R200 000, demonstrating the valuable use of undercover officers and surveillance as important tools in the detection of AFF.

A follow-up forensic technique is ‘profiling’, which forms part of an analyst’s function. Forensic profiling in AFF yields positive results by disorganising AFF perpetrators. Data analysis of information obtained by analysts monitoring dating sites, registering or responding to bulk solicitation SMSs or e-mails and playing along with scammers/fraudsters is pivotal in identifying the geographic area where the solicitation communication is coming from. This stage of the investigation is known as the preliminary investigation phase.

2.2.2.1 Preliminary investigation in AFF

Lothridge and Fitzpatrick (2013:4) indicate that the fundamental success or failure of police efforts in the identification, apprehension, and subsequent prosecution of criminal offenders is often based upon the immediate response and investigation. The ability to conduct an effective preliminary investigation is the foundation of the entire criminal investigation process. Preliminary investigations are most effective when the officer views the work as a process rather than as a series of simple, mechanical tasks. In support, Becker (2005:144) also indicates that the preliminary investigation is a major component of the criminal investigation process.

In AFF crimes, this process is often called ‘uncovering information’, usually a desktop investigation. According to participants from Sample B, an analyst consults various overt sources for clues that culminate in the solution of other crimes, or in initiating crime-prevention procedures. O’Hara et al. (1994) offer a rather broader explanation and state that the preliminary investigation is generally the responsibility of officers assigned to patrol duty, as they are nearly always the first police officers on the scene of a reported crime. However, Block (1976:np) expands the process by indicating that it is the duty of the patrol officer or officers first on the scene to discover facts, locate and identify witnesses, and preserve physical evidence applicable to AFF when the perpetrator is known or identified, or the victims have evidence in their devices in the form of documents etc. Thus, since the evolution of the investigation process from the 19th century until the present day, the process of preliminary investigation entails the same steps and processes required from the investigating officer at the crime scene, namely to carefully scrutinise the information on hand and make appropriate decisions as to whether there is a case to investigate or a suspect to be arrested. This also applies to AFF. Therefore, the first encounter with the victim of crime is important for documenting precisely and accurately as much information as possible.

As O’Hara et al. (1994: 82) state, the value of physical evidence can easily be destroyed if it is not carefully handled and preserved securely following stipulated procedures. Just as in cases of AFF, proper handling of devices used by perpetrators is crucial to the investigation, as much as the chain of custody is essential for evidence to be admissible, as these are processes required by the prosecutor at the court (Becker, 2005:np). Also, Bennet and Hess (2006: 224) state that handling AFF evidence is critical for building a case similar to any other crime. This was also emphasised by majority of participants from Sample A. Therefore, every officer who handles this evidence must document how he or she came into possession of evidence; how he or she safeguarded it; and to whom and in what manner he or she relinquished it. Participants from Sample B concur as they indicated that the preliminary investigation’s ultimate objective is to gather as much information about the crime and the perpetrator(s) as possible; this makes it possible to eliminate false or irrelevant information and focus on the perpetrator(s) only. Such information also assists in profiling perpetrators when no witnesses are available, and it provides leads for investigators to conduct follow-up investigations.

2.2.2.2 Follow-up investigation

Importantly, analysts of AFF cases may require investigators to follow up on information or close gaps in the preliminary investigation. According to Swanson, Chamelin and Territo (2016:46), the most important decision a criminal investigator makes is determining whether a follow-up investigation is needed for a particular case. Siljander and Fredrickson (2002:128), Gilbert (2007:384) and Bennet and Hess (2006: 227) agree and offer insightful objectives for follow-up investigations. They outline that a follow-up gives investigators the opportunity to (a) evaluate the evidence; (b) evaluate interviews and interrogations, and collect evidence; (c) determine the identity of the suspect(s), their location, and their reason for committing the crime; (d) and collect and process evidence for presentation to the prosecutor at trial.

All participants interviewed shared these sentiments and added that a follow-up enhances information already gathered and enables them to complete a crime and perpetrator profile. As computers and other technological devices are used to commit most AFF crimes, profiling such cases also requires skills and in-depth knowledge of the usage of such devices, and sometimes a follow-up investigation is required to obtain much-needed evidence. Also, McConville and Wilson (2002:14) state that follow-up reports recreate the investigation's history, which might be used at a later stage. This helps investigators gather the necessary information to complete a complete profile of a specific crime perpetrator.

All Sample B participants stated that a computer-aided investigation utilises crime analysis, mapping and geographical information systems, and various forensic analysis tools. Technically, forensic tools help physically locate the geographical area and IP address and identify the type of device used in the crime commission (AFF). The participants further added that this involves tracing an IP address and network signal from the closest tower where the perpetrator is situated. This type of forensic source plays a critical role in narrowing the area for the search. It enhances surveillance and proper identification of witnesses to interview and corroborate the information retrieved from the analysis.

Also, the participants (Sample B) stated that since most AFF perpetrators are technologically astute, they try to evade legal consequences associated with their

actions by tampering with the network to hide their true identity. Hence, location is crucial for a follow-up investigation necessary to establish and authenticate the location and perpetrator. However, according to one participant from Sample B, other factors such as the solvability of the crime and availability of personnel and other resources play a significant role and dictate how cases can be solved. In this case, close surveillance (physical or technical) to monitor each activity to prove or disprove the case against the subject is an absolute necessity.

All participants from Sample A stated that various sources of information from within and outside the law enforcement premises, such as private companies dealing with software analysis, banks, and communication must be utilised for gathering additional information, as this helps uncover the extent or magnitude of the case. According to Pistorius (2005:15), an inquiry regarding internal sources such as incident and complimentary reports, jail booking reports, traffic citations, and intelligence files may provide some answers to questions that have not been addressed were omitted in the initial investigation.

Participants from Sample B went further and asserted that external sources such as Internet investigations, criminal profiling, and financial analysis could also be helpful during the follow-up process. It can be stated with certainty that a follow-up investigation is part of the investigative profiling process, as it focuses on the entire crime and criminal, and includes previous records. After investigation, when investigators are satisfied that they have established a solid case, the perpetrator will be taken through the judicial process to answer to the charges brought against him/her.

A discussion of the problems associated with investigative profiling follows.

2.3 PROBLEMS ASSOCIATED WITH INVESTIGATIVE PROFILING

Although profiling has been in existence for several decades, there seem to be diverse views regarding who qualifies explicitly as a profiler due to the issues discussed below:

2.3.1 No proper regulation (discipline)

According to Bartol (2008: 84), problems that arise from this are evident and comparable to all other disciplines that lack regulation to ensure common professional

standards among individuals who identify themselves as practitioners within a defined area of expertise. According to all participants from Sample B, without proper regulation, gross discrepancies occur in the level of skill among practitioners. This oversight compromises the quality of the services rendered, as the services might contradict each other greatly.

These contradictory services are probably why many inconsistent statements are made in the various media by self-appointed profilers. According to all participants from Sample B, the existence of sound credentials, as in any other field, should be paramount in the field of profiling. The participants further state that, unfortunately, credentials offered as qualifications to engage in profiling range from a familiarity with the published literature, employment at a law enforcement agency, qualifications in a recognised discipline, authorship of a true-crime novel, the publication of scholarly research, or any combination of the above.

Renowned criminal profilers such as Koscis and Palermo (2005:87) question the technique's efficacy and credibility compared to other well-established forensic investigative personnel. Surprisingly though, according to participants from Sample B, the empirical evidence to support profiling, unlike other forensic techniques, is remarkably scarce. The participants further added that, in the attempt to answer the basic investigative questions mentioned above, various approaches to profiling had been used, including Criminal Investigative Analysis (CIA), Investigative Psychology (IP), and Crime Action Profiling (CAP). These methods, however, although contributing to reducing the number of suspects in a crime, often fall short of being successful in definitive offender identification. This may be due to a lack of sufficient data for interpretation or to the inadequate interpretive capacity.

The most common types of profiling specifically relevant to the study are psychological profiling, victimology and criminal profiling. The first type of profiling deals with all aspects of human behaviour, while the second focuses on the individual's proneness to falling victim to a crime, and the last one focuses on the perpetrators of crimes. Psychological profiling falls under the psychology profession's umbrella, regulated by health and professional councils, with membership renewed annually. Individual members may apply. Each application is assessed against a set of criteria (skills and qualification) (Alison and Canter: 1999:np). The other two profiling types focus more

on experience and qualification, and a formal assessment is not a prerequisite to becoming a member. This creates a challenge, as there seems to be diverse approaches and views regarding the members' criminal profiling approach and the process used.

2.3.2 Capture and Sharing of Information

There are numerous public databases at the disposal of investigators and analysts, such as telephone directories, Experian, Trans Union, a search at the Deeds Office and the Companies and Intellectual Property Registration Office (CIPRO). These databases provide vital profiling information about the perpetrators if used correctly. However, according to the researcher's knowledge and experience, there are hindrances in obtaining profiling information. This includes a subscription to such a service and paying a fee for the information provided.

Labuschagne (2003:71) states that investigators lack proper databases of which investigators can conduct a quick search is another problem associated with investigative profiling. The researcher further points out that electronic databases are a valuable source of information for investigators. It is important to capture information from previous investigations in a database, as this will be useful to less-experienced investigators to understand how previous AFF crimes were committed and detected.

Sharing of information is another critical obstacle to profiling. It is evident that not all investigators share information about AFF perpetrators with their peers in any structured or formal manner. This is due to 'the need to know' rule. In this regard, Forsyth (2010:2) states that individuals seek to achieve personal or private objectives while being in a group and prevent them from achieving more outstanding results, instead of guiding and supporting them. This was shared by Sample B participants, who emphatically stated that "the risk is that valuable information, if left unshared, can be an obstacle in the profiling of perpetrators of AFF." This is because critical crime information that has experienced investigators is not being appropriately utilised to combat AFF. The participants added that investigative profiling should include, among other things, the-capture of relevant information (MO, places, numbers, perpetrators etc.) about previous cases that were investigated, to empower other investigators to understand how previous AFF crimes were committed and how they were detected.

2.3.3 Communication networks

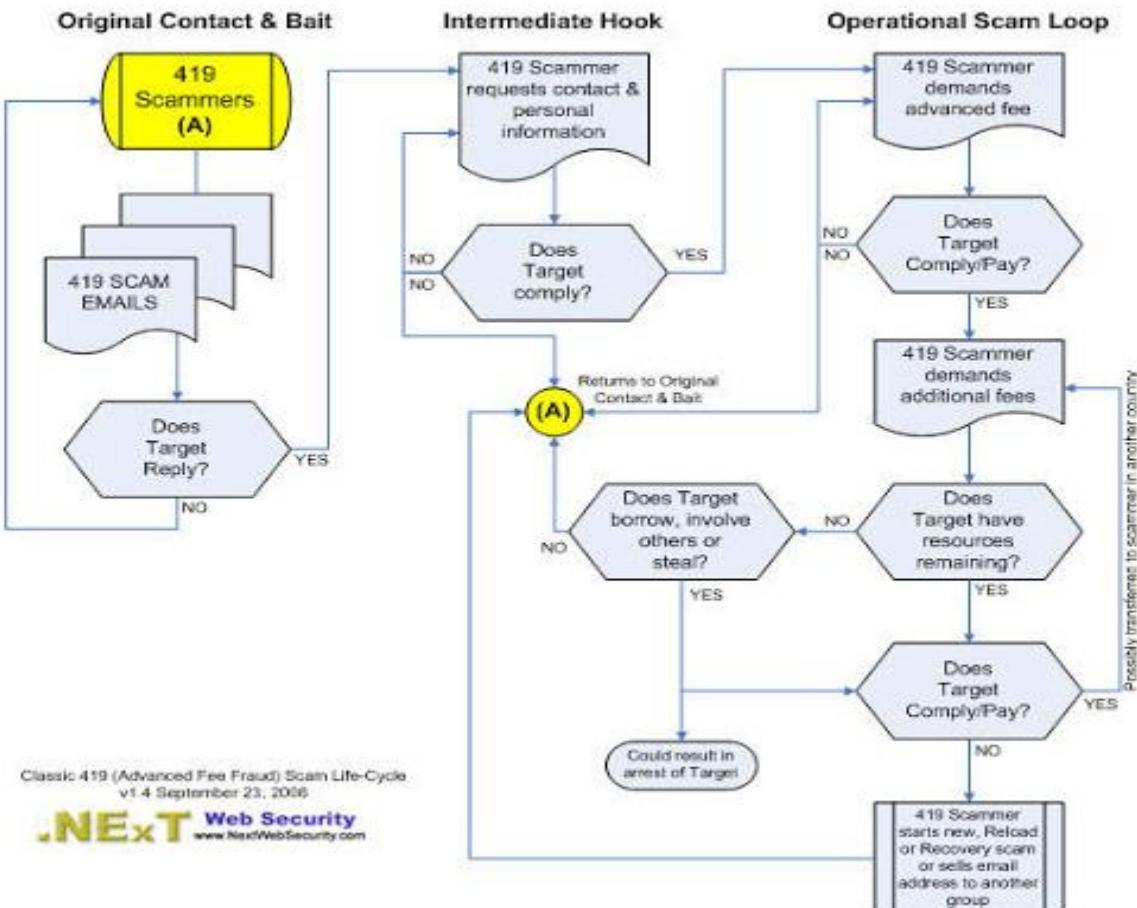
Chawki (2009:5), Kraemer-Mbula, Tang and Rush (2013:3) seem to agree as they indicate that diverse challenges are posed to law enforcement officers dealing with investigating these crimes. Attempts to solve crimes committed by using communication networks that can identify an electronic crime scene have proved to be a futile exercise, particularly when the perpetrator has routed communication with the victim through computers in more than one country incomprehensible networks that are inaccessible to investigators.

Okolo (2009:14) emphasises that law enforcement officers find it difficult to identify and apprehend cyber scammers. This may be because perpetrators can use technology to conceal their identities and physical location, thereby frustrating law enforcement efforts to locate them. All ten participants (Samples A and B) agree that tracking and tracing perpetrators' digital footprints sometimes become impossible, as they hide their true identity. Gathering admissible evidence in another country could also be extremely difficult. The successful investigation and subsequent prosecution of some cybercrime (AFF) will depend greatly on the cooperation between the various countries during the investigation process.

2.4 NATURE AND EXTENT OF AFF

Researchers Walters (1995: 112), Tanfa (2006: 103), Chawki, (2009: 4), and Okolo (2009: 2) agree as they indicate that AFF is a common type of "*confidence trick*", which is an attempt to defraud a person or group after first gaining their confidence and trust. The authors further elaborate on the nature of the scam and how this crime is perpetrated by fabricating numerous lies. This crime (AFF) involves setting up fraudulent and certainly non-existent financial or banking transaction.

Figure 1: Classic 419 (advance fee fraud) scam life cycle.



Source: *The Centre for Doctoral Training in Cyber Security, University of London: 2006.*

Figure 1 diagram illustrate different stages (AFF) 419 scam is typically carried out, starting with sending bulk bait messages to unsuspecting victims. Usually asking for personal information or proposal of a business venture, lottery winnings or inheritance claims and or a date. After few exchanges of communications and gaining trust, then the scammers ask for an advance fee for unforeseen payments/problems. Once they receive the money they disappear or come up with other excuses to get more money from the victim.

According to all participants (Samples A and B), the aim of AFF (419-scammers) is to defraud an innocent third party by requesting/demanding an upfront payment or deposit, which the third party regards as a gesture of appreciation for the assistance rendered through his/her involvement in that financial transaction. Receiving a low-

interest or interest-free loan or other financial benefits are commonly known examples. One participant from Sample A added that perpetrators of AFF's sole objective are to get money from victims through false pretences, i.e., proposing what seems plausible and genuine deals.

According to Adogame (2009:5), victims are tricked into parting with their money by persuading them that they will receive a substantial benefit in return for providing some modest payment in advance. According to all participants, perpetrators of AFF in the past sent out bulk solicitation letters across the world by post; however, the current MO is perpetrated via e-mail, SMS and social media networks such as Facebook, Twitter, Whatsapp, Instagram etc. All participants further stated that perpetrators send messages to unsuspecting individuals hoping that one or two will respond to the proposal. Just like the older version, AFF typically involves a promise of treasure. All participants from Sample A also revealed that the latest modus operandi used by perpetrators includes a promise of treasure that includes (i) winning a lottery jackpot, (ii) on-line dating, (iii) business proposal, (iv) unclaimed inheritance, and (v) a promise of shares in a well-known and reputable bank or company. According to Okolo (2009:07), the most recent scammers poses as experts traders in crypto-currency or Bitcoin mining.

Interestingly, all ten participants detailed commonalities of this crime. They said that there are many variations of these types of fraud/scam, which initially seem genuine. Also, they mentioned that perpetrators vary the enticing proposals offered to the victims so that the offers appear authentic to gullible and greedy individuals. However, if attention is paid to AFF perpetrators' proposals, minor discrepancies are usually found on the letter itself, or when an investigator is researching the supposed company offering the deal.

Commenting on the nature of this crime, Kirwan and Power (2012:107) agree with Walters (1995:16) as they further indicate that perpetrators involved in running AFF scams use many tricks designed to lure in even the most sceptic targets. Also, Tanfa (2007:27) stated that scammers send out mass mailings via the Internet, but make each letter appear as though only one individual has received it. In support, Dyrud (2005:7) states that perpetrators of AFF send millions of solicitation letters, e-mails, and SMSs to various people worldwide, hoping that some will fall for the trick and

respond. This explains why perpetrators of this crime continue to perpetuate this type of crime to greedy and gullible people. Okolo (2009: 07) and Tanfa (2007:16) indicate that despite the low rate of response to the solicitation sent out by the perpetrators to the targets, the little response they do receive represents a good profit to the perpetrators, given the amount of money that victims part with.

Drew and Webster (2014:np), Dobovsek, Lamberger and Slak (2013:np) and Okolo (2009:11) are of the view that the extent of the new wave of communication, i.e. via the Internet, about AFF, is described as “the transformation of the crime beyond people, places and even identifiable victims”. According to the researcher, the advent of technology has made it extremely difficult for law enforcement agencies to trace the perpetrators because they can simply leave the scam network and open new scams with new identities. In support, the explosion of the Internet has exacerbated the problem beyond boundaries. Adogame (2007:5) says that communication technology has enabled the expansion of this crime worldwide, as it offers new dimensions in terms of the free flow of information around the world, with only one touch of a button. This was also confirmed by all participants who mentioned communication, particularly the Internet, as the challenge in curbing or detecting AFF perpetrators who use different MO with impunity. According to all participants, the most common MO used by perpetrators include the following aspects:

2.4.1 False information/address

According to Chawki (2009:4), to convince victims, perpetrators provide working phone and fax numbers to targets that demand and supply them with documents that appear authentic, with government seals and stamps. However, according to all participants, e-mail addresses are now used frequently as fax numbers, or the fax facility is outdated. Further, five participants from Sample A alluded to the fax number as being a red flag because of its limited use. The researcher offers a brief summary of tricks mastered and commonly used by scammers in order for the perpetrators to carry out their tricks so that the victims part with their money. Perpetrators of AFF seem to have mastered their methods to the extent that even well-educated and reputable persons fall for the scams in anticipation of big rewards. Two participants from Sample A confirmed this, and one from Sample B, when they indicated that “some professional people become [so] convinced by the proposal to such an extent

that they even go to banks and make loans with [in] the hope that they will get huge returns." Two participants from Sample A and B provided an example of a scam in which a professor and a nurse who were victims of AFF were convinced via a series of telephone calls, fax and e-mail communications to pay an advance fee to the scammer to prepare for unforeseen complications. Tanfa (2006:71) explains how plausible it may seem to a victim of AFF to pay money to scammers in advance; namely:

"The email may claim that a few hundred rand's [rand] or dollars is [are] needed as an application fee to effect the release of goods or money. A common claim is that the electronic transfer of such a large sum of money involves fees that need to be paid in advance. Fake reputable companies and[,] government letterheads are used by perpetrators to convince unsuspecting victims so that they can [will] believe that the offer or proposal is genuine".

A summarised response from the participants show that most of the people receiving e-mails offering millions of rand or dollars in return for very little effort or favours do realise that it is an attempt to defraud them of their hard-earned salaries or savings, but reconcile themselves to the idea that there may be some legitimacy to the e-mail.

In support of Tanfa (2006: 47) and Okolo (2009:5), SAPSAR (2008/2009: 88) indicates that fraudulent letters concerning AFF are reported to the SAPS daily. It is estimated that almost 90% of fraudulent letters are e-mailed to potential victims, enticing them with promises of some fortune or inviting them to travel to South Africa to participate in alleged business deals that turn out to be fraudulent scams (SAPSAR, 2008/2009:139). According to Naidoo (2004: 1), gullible victims in 2003 lost an estimated R100 million in South Africa. Also, Iannacci (2000:18), Okolo (2009:9), Chawki (2009:4) and Tanfa (2006:72) that syndicates may resort to kidnapping their victims to demand ransom money from them or their families, a view supported by all participants. Participants from Sample A provided an example of SAPS rescuing two Asians kidnapped in a 419-scam. Given the extent and impact of this crime, the researcher believes that the number of perpetrators involved in this scam is far less than the number of cases reported to SAPS and those referred by foreign law-enforcement agencies, see 2.4.3, Tanfa (2006), Chawki (2009) and Okolo (2009).

In Australia, according to the Crime and Misconduct Commission (2009:02), the effects of AFF have led the Queensland Police Service introducing several initiatives to reduce the number of victims of these schemes and the amount of money lost to them. Like South Africans, Australians remain victims, and millions of dollars are being lost in that country each year. Due to the financial struggles or hardship that communities endure due to the slow growth rate, it leaves them more vulnerable to get-rich schemes (Duffield and Grabosky,2001:77).

Okolo (2009:7) states that the effects of AFF can be verified using well-documented evidence that suggests that a large number of AFF perpetrators moved to South Africa because the country offers world-class infrastructure and has an apparently weak policing system that allows the fraudsters to perpetrate their crime with little risk of detection. The Okolo's assertion is supported by Naidoo (2004:1), who said that "South [African] Africa has become the haven of the infamous international email scams". The impact associated with this is well-documented, as SAPSAR (2008/2009) shows that 108 cases had been registered and 159 cases had been received from abroad for investigation here, with 32 perpetrators arrested, including South African citizens and non-citizens. The value of only these reported cases amounted to R32 871 782.

2.4.2 Multiple identities/fictitious personas

According to Pasco (2013:101), similar to white-collar crime, of which an AFF is but one type, the scheme is carefully planned and carried out by more than one individual; mostly, this type of fraud is complex and requires several co-conspirators, each with a unique position of authority and responsibility. Some of the schemes are so complex that any conspirators may not know or be aware of the others involved in the scheme or the intricacies of how the scheme works. Captain Philani Nkwalase (SAPSAR, 2018/2019) agrees and comments: "Often those committing these crimes are members of sophisticated syndicates". However, Okolo (2009:12) disagrees and states that despite the network of criminal gangs engaged in AFF, there is no indication that it is organised and structured following any type of hierarchy.

The researcher (Okolo 2009:np) further indicates that perpetrators operate alone and without cooperating with each other most of the time. This is always the case where a particular scammer has perfected the art to the extent that he can assume multiple

personalities. In support of Okolo's assertion, all participants from Sample A agreed that a single perpetrator could create many different identities, predominantly regarding on-line dating, lottery, and business proposal scams. In contrast, the Crime and Misconduct Commission of Australia (2009:np) seems to differ as they emphasised that perpetrators discuss new methodologies and vulnerabilities among themselves, trade viruses, mailing lists, spamming tools and personal financial and identity information.

In support of the theory regarding this criminal enterprise's organised nature, Chawki (2009: np) indicates that many AFF perpetrators are professionally organised in Nigeria, with offices and office equipment, and are strongly connected to government echelons. This suggests that perpetrators involved in the commission of a crime might know each other, as they exchange information about their targets and new tricks for convincing the victims to fall for the scam. All participants from Sample A disagree with Pasco (2013:np) and indicate that perpetrators of this crime could assume multiple identities on social networks, meaning that the perpetrator could recruit potential victim(s) (acting as the recruiter) by assuming one identity and then using the identity as a reference.

The notable raids and arrests by members of the Directorate for Priority Crimes Investigation (DPCI-Hawks) that were carried out around the country concerned romance, investment and telesales cases, and inheritance scams perpetrated against elderly women, and unsuspecting victims as evident in Ladysmith CAS 297/07/2014 and De Deur CAS 66/07/2017, (SAPSAR 2018/2019:226). The perpetrators of these scams were arrested, convicted, sentenced, and some extradited. In the cases of Mr Ifediora Ndubusi and Mr Olutosin Gbenga Lekam, they had revealed information valuable to profiling, as they said: "they used false identities and random photos and targeted women they regarded as unattractive and vulnerable".

Hess and Wroblewski (2006:340) indicate that although economic crime rarely involves traditional violent street crimes, it does result in victims being robbed of their savings and future planning earned during decades of sacrifice. Unlike other violent crimes, AFF criminals steal from victims their future hopes and dreams by betraying the trust earned and then utilise it for their selfish, illegal personal gains. Wells (2010:8) offers a different explanation but agrees that a crime for gain uses deception as its principal

MO and involves three ways of illegally relieving the victim of his/her money through trickery and force/violence that include the solicitation phase, convincing the victim and payment phase refer to Drew and Webster (2014:np) and Wells (2010:8).

2.4.3 Solicitation phase (confidentiality or trust)

New technologies such as the Internet have radically changed how society communicates, conducts business, and engages in recreation. The speed and convenience of the Internet have attracted a critical mass of global users. As a result, offenders' strategies have evolved to more creative methods to deceive users, for example, by targeting social networking venues such as Facebook and Twitter and masquerading as friends, business partners or fellow victims (Goodchild, 2009: 19; Choo and Grabosky, 2013: 19). Also, Tanfa (2006:34), Okolo (2009: 7) and Adogame (2009) state that the perpetrators send various e-mails, Short Message Services (SMS's) or fax messages to unsuspecting victims. The proposals will look genuine and continuously emphasise the importance of confidentiality of the deal to materialise. Typical solicitation confidentiality will read as follows:

"We are writing based on information about you and your firm we gathered from a foreign office of the Nigerian Chamber of Commerce. We write with absolute confidence in the legality of our firm and that of you and your firm. Basically, the business we are about to introduce is based on trust, and real confidence which we believe can exist between us" (Tanfa 2006: 105).

According to all participants from Samples A and B, to give credibility to the scam and convince the victim, reputable, legitimate business companies or government departments are also quoted in the letter as partners. Victim(s) noticing the names and stamps or seal of a reputable entity are convinced and succumb to the scammers' trickery.

- *Convincing the victim (deception or manipulation).*

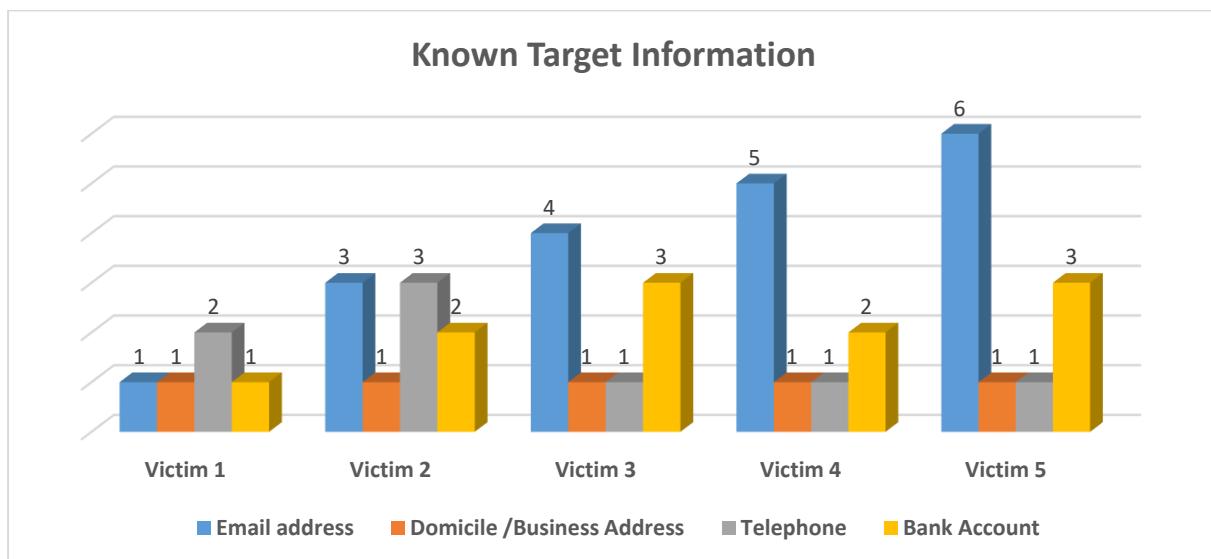
Tanfa (2006: 37) and Okolo (2009:11) outline that perpetrators will fabricate a story to convince the victim to commit the actual scam at this stage. Once a commitment has been obtained from the victim, the next step is to reveal the unforeseen expenses that will require the victim to pay certain amounts of money.

- *Payment phase (voluntarily or forcibly)*

Iannacci (2000:54), and Drew and Webster (2014:np) explain that unsuspecting, convinced victims will voluntarily pay for certain unanticipated complications in the hope that they are going to gain a lot of money after a few hurdles in the transactions, unaware that such upfront payment is the main motive of the scheme of making money based on false promises, or non-existent goods or business transactions. Adogame (2009:np) and Button (2014:np) further explain that victims were lured to foreign countries in some transactions, which resulted in kidnapping for ransom and murder after the victim refused to pay any money after realising that the business transaction differed entirely from the original proposals. In support, participants in Sample A recounted that six Nigerian nationals and a South African man kidnapped Mr Osamai Hitomi, a Japanese businessman upon his arrival in the country, and took him to a house in Alberton where they demanded a ransom amount. In another case, Polela (2011: 1) reports that the scammers were arrested after kidnapping a Dutch national who had been lured to SA in connection with a fraudulent R42 million scrap-metal deal.

In linking perpetrators to AFF, Figure 2 demonstrates the Excel spreadsheet used in the analysis of available information, and how it could be useful in linking the perpetrator to the AFF, as was done in the case of Mr Osamani Hitomi and the Dutch National.

Figure 2: Analysis of Known Target Information and Victims



Source: Researcher Demonstration of Excel Spreadsheet Analysis (2020)

2.5 SUMMARY

From the early centuries to the current period, the conceptualisation of crime investigation methodologies has changed. Unlike in the 18th and 19th century, modern investigations rely heavily on forensic techniques to link specific crimes to specific individuals. Also, the purpose of the application of forensic techniques is to facilitate the speedy apprehension of perpetrators of crimes that will lead to their successful prosecution and conviction. The collection and use of data or information have become an important instrument of contemporary state efforts to detect crime, monitor offenders, and predict criminal activity risk, as shown in this section.

Investigation involves a wide variety of strategies that law enforcement could utilise to solve cases. Coordination of information and diligent collection of evidence plays a vital role in the success of AFF cases. Officers who respond to a crime scene must collect as much information as possible for analysis, contributing to strengthening the case. The purpose of an investigation is the driving force as to what documentary evidence is collected, how it is collected and from whom. Such an investigation could determine a problem and identify the process or procedural changes to correct the situation. To win the war against AFF, investigators involved in investigating such cases must utilise all investigation methodologies as they offer diverse approaches to investigation strategies.

Profiling goes a long way in unravelling the perpetrator's involvement in the commission of the offence. The profiling process is dictated by the quality of the data collected regarding previous offenders who have committed similar offences, and the information collected at the crime scene. However, the researcher stated that most of the time, perpetrators operate alone and without cooperating with each other. This is always the case where a particular scammer has perfected the art to the extent that he can assume multiple personalities. Solving AFF crimes will require a coordinated effort by all the role-players within the investigation environment since they have acquired various types of expertise.

CHAPTER 3

THE EXTENT OF THE USE OF INVESTIGATIVE PROFILING IN AFF

3.1 INTRODUCTION

Detection of AFF is just as important as the investigation and prevention methodologies implemented by various law enforcement agencies in the fight against the crime. Although various institutions employ various detection techniques and measures to fight against the crime, typical detection methods are discussed in this chapter. This will also be useful for understanding the importance of investigative profiling in the detection of AFF. The process highlights how each technique can be used for analysing the collected information that will be useful for investigation of this offence (AFF). The chapter details the detection methods employed by various law-enforcement bodies in dealing with AFF. These include criminal profiling, geographical profiling, intelligence, psychological and investigative profiling. A demonstration of analysis tools is also highlighted.

3.2 DETECTION OF AFF

In a paper presented by Pieterse (2015:np), a brigadier in the cybercrime unit of SAPS, at a policy symposium on digital security, cybercrime and prevention, it was stated that "the unique characteristics associated with this crime, is that it is borderless. This makes the investigative methodology extremely complex; however, with the assistance of prosecutorial authorities and law enforcement around the world, it is possible to track down these people." Pieterse (2015: n.p) adds that it was important that victims report these crimes to the police and not to be embarrassed, fearful of ridicule or deny being a victim. One participant from Sample B stated that "once people have invested in these, it is extremely difficult to convince them they are not dealing with a real person".

In light of the previous paragraph, detecting this crime cannot be addressed in isolation, since it involves critical aspects of identification, assimilation, synthesising and linking of information to give meaning to it, by using the simple term 'Profiling'. The researcher has heard/encountered innumerable explanations by different scholars such as Kocsis (2005: 87), who describes 'profiling' as a process of observation and reflection during which the investigating profilers attempt to

reassemble the collected pieces of a criminal puzzle, as they try to answer the basic questions used in several ways to identify different kinds of information. Hess and Wrobleksi (2006a:315) add that besides basic police operations, law enforcement officers also perform highly specialised duties that require analytical methods and techniques.

Furthermore, all participants from Sample A, indicated that perpetrators of this fraud are rarely prosecuted, due to the difficulty of establishing the intent, hence securing convictions is challenging. Insightful information was also established during interviews with participants regarding the detection. Five participants from Sample A commented on the difficulty in detecting this crime (AFF), due to insufficient capacity and technical skills, lack of advanced technology and computer software. Their profiling is more reactive in nature, and much emphasis is placed on the *MO of perpetrators*. All participants from Sample A also stated that the type of profiling they conducted consisted mainly of a search of domicile (addresses), vehicles owned, previous convictions, properties owned, work and qualifications. The participants also indicated that “ignoring important aspects such as social media space where valuable information can be obtained freely is detrimental to profiling”.

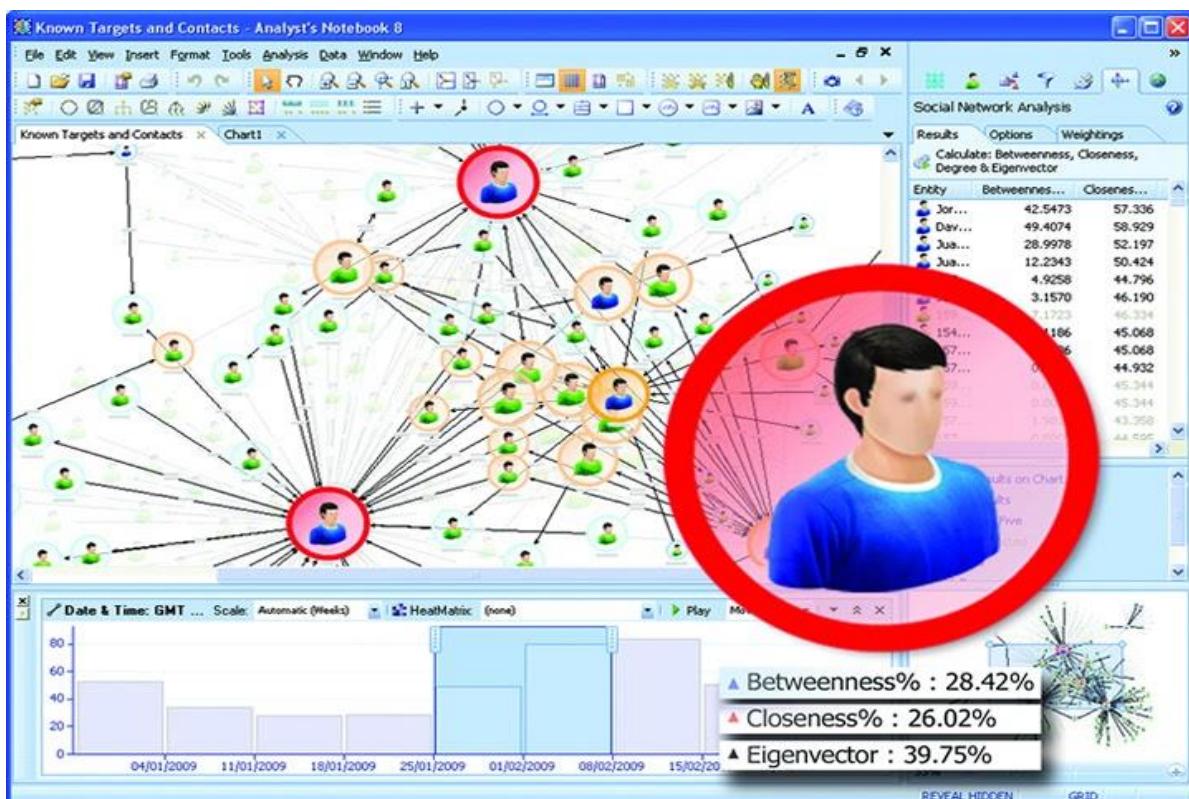
Pistorius (2006:1) indicates that the science of profiling is relatively new, having been tried in the United States (US) in the 1940s before it was refined and developed to be recognised as an investigative tool in the apprehension of criminals. Profiling can be described as an educated attempt to provide investigative agencies with specific information about the type of individual who could have committed a particular crime. Bader (2011:124) indicates that generally, profiling has several goals that include gaining and offering invaluable information to investigators. Firstly, profiling is useful for identifying the suspect. Secondly, it helps investigators to identify personality traits and an MO that is unique as a trademark of the suspect and lastly, it also helps with linking a series of crimes together by identifying the signature of the offender.

Although the researcher sees the art of individualising criminals without focusing on MO only as still new to some law enforcement agencies, to win the battle on crime, particularly in the case of the 419-scam or AFF, members or organisations dealing with investigation of these crimes must adapt to changes in respect of the methods in

which the crime is being perpetrated. From the interviews conducted with participants, technical assertiveness in terms of detection strategies lags behind, as most investigators have limited computer knowledge or expertise. All participants from Sample A are not familiar and do not use software programmes such as Notebook Analysis, Excel Spreadsheet etc. in profiling suspects. In contrast, participants from Sample B use several software programs such as Analyst Notebook, Excel spreadsheet, Network Analysis etc. in profiling AFF cases. Participants from Sample B alluded to Analyst Notebook as the most common software programme that they use.

Figure 3 is a demonstration in the form of a diagram that indicates profiling-linking known targets with associates, using i2 Analyst Notebook.

Figure 3: Linkages of Known Target with Associates using i2 Analyst Notebook



Source: i2 Analyst Notebook (2017)

Bader (2011:124) declares that profiling could also help predict future crimes as a form of prevention. The five important questions of "Why, where, when, how, and who" are answered. This is achieved by carefully scrutinising the typologies of past crimes that are useful in investigating present or current crimes. Profiling can best be described

as a technique aimed at identifying and interpreting criminal behaviour or actions to predict the offender's personality, his/her MO, and possibly the motivation for the crime. One participant from Sample A said that these factors are derived from a meticulous examination of the crime scene and Incidents Reports, which often yield valuable information to the criminal investigator. However, the researcher sees the purpose of profiling as that of the possible identification of important offender characteristics and as an aid in preventing the repetition of a crime.

An encouraging fact was that most Sample A and B participants understand the critical aspects of uncovering the dark web in which perpetrators of these crimes operate, recruit their victims, and exchange vital information of individuals stolen from other social media Websites. The researcher understands that there is a strong correlation between both investigative methods, as defined previously and below (in 2.2.2: Forensic Investigation and 3.2.1: Criminal Profiling) as both are concerned with solving the alleged crime by following up leads obtained through laboratory or computer analysis or questioning (interviewing) of witnesses/suspects and gathering information in more tactical² ways.

Sample A participants underlined the importance of an effective investigation to detect AFF, to enable them to present evidence about the commission and MO. Layton (2017:01) summarised it as an in-depth search for the truth to find a crime solution by obtaining evidence to prove who committed it, bringing the identified perpetrator before court, preparing a case for criminal ensuring a successful prosecution. Such investigation process includes searching, reasoning, examining, and analysing, conducted in a thorough, systematic, organised and thoughtful manner. This was found to be in line with how participants conduct their investigation, though there is an over-reliance on external institutions' analysis.

Research by Button, Lewis and Tapley (2009:19-20) shows that AFF criminals are very sophisticated and knowledgeable concerning victims' solicitation and evading justice. If investigators want to successfully investigate this crime, they must be

² Tactical a conceptual action or short series of actions with the aim of achieving of a short-term goal.

conversant with these methods and technologies and stay a step ahead by effectively and appropriately applying forensic science methodologies. From the information gathered both formally (interviews) and informally (literature, informal discussion and experience), detection of AFF crime can be achieved by properly monitoring the activities on the Internet and social media space by people with astute knowledge and understanding of the complexities of this crime. Prioritise capacity and upgrade software technology to handle the amount of aggregated data and arrange/order it to represent meaningful information. From the participants' responses, it was established that the lack of proper databases, capacity, and technical skills hampers proactive detection to eradicate the ever-increasing incidents of AFF crimes in Pretoria and the country as a whole.

Two participants from Sample A further stated that traditional investigation methods are failing to resolve this kind of cases or detect it on time before it actually occurs, while three other participants mentioned that the training and training curricula were not adequate. Three participants further mentioned issues regarding certain investigative procedures in which reliance on MO alone does not address the thorough investigation of the crime. In light of the above, it definitively shows that the SAPS' CCU dealing with these cases should evolve with time. From the participants' responses, it can be deduced that there are challenges in detecting and addressing the threat caused by the crime (AFF), such as over-reliance on traditional investigation methods and training to enhance skills and knowledge of the crime.

3.2.1 Criminal Profiling

According to Levy (2008:4) criminal profiling is an attempt to determine the kind of person who committed a particular crime or series of crimes, and this attempt is based on the fact that behaviour reflects the individual's personality. Bartol and Bartol (2008: 82) state that it is the process of identifying personality traits, behavioural tendencies, geographical location, and demographic or biographical descriptors of an offender(s), based on characteristics of the crime. Criminal profiling's primary objective is to narrow the field of possible suspects to a more reasonable number from the hundreds or thousands of possible suspects within a specific population.

Contrary to other researchers, Shone (2008:6) offers a different explanation of criminal profiling, namely that it consists of techniques mainly used in violence-related crimes in which the culprit is a repeat or serial offender, whereas Levy (2008:4) is of the view that criminal profiling attempts to determine the kind of person who committed a particular crime or series of crimes. His theory is based on the idea that behaviour reflects personality. On this point, the researcher disagrees with Shone's explanation of criminal profiling, as such profiling cannot be conducted exclusively about violent crimes, but could also be used for non-contact crime and economic crime to establish the identity of the perpetrator by assembling traces of evidence left on the crime scene or to collect evidence that could lead to the whereabouts of the perpetrator(s).

The researcher views profiling as a form of prediction, based on crime scene information, behavioural patterns and peculiar habits of the offender, previous convictions, address and his/her associates. All participants from Sample A agree with the researcher's assertion, as they define the offender's habits as a starting point for obtaining proper profiling. With such information at hand, the profiler tries to predict or single out the offender. Both Sample B participants emphasised that the quality of information gathered determines the success of the individualisation and prediction of the offence, as evidence showed that most of the AFF perpetrators use similar tricks in perpetuating their offence. This has been well-documented in respect of their solicitation phase when they request the victims to pay the money because of 'unanticipated costs'.

Bartol et al. (2004) state that if compiled competently, a profile provides details of the offender's geographical and psychological features, consequently eliminating large population segments from further investigation. One participant from Sample A provided examples of geographical profiling being used successfully or two separate AFF cases in South Africa by SAPS, in which they tracked and arrested suspects in Gauteng and a Cape Town suburb. This was done in cooperation with the Federal Bureau of Investigation (FBI). The case details included accused Ifediora Ndubusi, a Nigerian national operating his scam in Cape Town and targeting women in romance scams. The accused was traced and arrested and sentenced to 12 years' imprisonment. He was also ordered to pay back the money he scammed from his victims, and he was subsequently deported (Hess, 2016: np, and SAPS, 2016:np). In a further case, Olutosin Gbenga Lekam, a Nigerian, was arrested in Gauteng for

deceiving an elderly South African couple in an inheritance scam. He was arrested at OR Tambo, on the verge of leaving for Dubai, was convicted and on 3 March 2020 sentenced to 15 years' imprisonment (NPA 2020:np)

Barrow and Rufo (2014:2) added that several law enforcement agencies have for decades tried to understand the reason behind certain individuals being prone to criminality, while at the same time these agencies were trying to uncover and identify unknown offenders. This type of profiling is usually drawn from the clues left at the crime scene to address the crime's purpose and the offender's motive. Since criminals are known to have distinct idiosyncrasies or preferences, profiling can be compiled from these peculiar habits to develop a complete profile picture.

Kovács (2009:18) adds that ethnic profiling is a distinct form of criminal profiling that relies on statistical categorisation, based on identifiable characteristics believed to correspond to certain behaviours, such as being a serial killer, drug courier or hijacker. The usage of the profiling above was based on several researcher's findings in several AFF studies, in which it was well documented that West African nationals, particularly Nigerians, are the main culprits committing this offence (Okolo, 2009: 7; Chawki, 2009: 12; Tanfa, 2006: 102; Crime and Misconduct Commission Australia, 2009-2010:np and Glickman, 2005: 6). All the participants shared the same views regarding the majority of the perpetrators of this crime. The researcher also concurs, given the spate of arrests made by both SAPS and the FBI. As mentioned, the participants agree that this type of information is useful for compiling an accurate AFF suspect's profile, obtaining suspects' descriptions from information gleaned from witnesses, and gaining insight regarding the perpetrator who committed a crime at a specific place and time.

In light of the previous statement, the empirical work of analysis in respect of AFF-419 e-mails across the globe by Costin, Isacenkova, Balduzzi, Francillon and Balzarotti (2013: np) has shown that certain nationalities or racial groups are professionals in perpetrating AFF crimes. Therefore, it is important and most appropriate that an accurate starting point would be to classify profiling racially or ethnicity to narrow the search to a smaller section.

3.2.2 Psychological Profiling

Blagden (2012:7) believes that genetic and biological factors, rather than social factors, play a significant role in predisposing an individual to be a criminal. Barrow et al. (2014:3) agree and offer a concise and detailed explanation, as they indicate that offenders have some type of mental disorder that is either a disease or a defect that makes them see their criminal actions as acceptable norms for living.

Although there is strong evidence suggesting that Nigerian perpetrators are involved in AFF in large numbers, this cannot be ascribed to some genetic or hereditary factors, as this kind of offence is simply motivated by greed. However, it must be noted that this profiling method, namely psychological profiling, has little relevancy to the topic. Nonetheless, it was included to outline diverse profiling techniques that investigators can use for solving several types of crime.

3.2.3 Intelligence Profiling

According to Pistorius (2005:14), intelligence profiling consists of the collation of information about an identified person that includes details such as the identity number of the suspects, address, criminal record, weapons owned, vehicles owned, employment records, verification of academic qualifications, cell phone records, and bank statements. Given the above, Ronczkowski (2004:71) states that the objective of profiling suspects through intelligence gathering is not to punish past crimes but to deal and prevent future or imminent danger. According to one participant from Sample A, these types of crime require a multi-faceted approach that includes intelligence operators who will monitor activities within the dark web, possibly infiltrate, and disrupt any illegal operations aimed at defrauding people of their hard-earned money. This was also supported by two-sample B participants, who had in-depth knowledge of perpetrators' MO and the various tricks they employ. The multi-faceted approach gives analysts enough warning or red flags so that they can monitor an individual's suspicious activities.

This type of profiling requires that the suspect be identified to gather such information. Barrow and Rufo (2014:151) agree and indicate that intelligence profiling could generate new crime trends and patterns to predict future occurrences and help detectives and investigators interpret criminal behaviour with confidence, develop

leads, and furnish expert testimony in the court of law. Information gleaned from the interview with participants from Sample B differs from the previous assertion. It was stated that part of intelligence profiling is the harvesting of on-line information and speedily communicating the red flags.

Three participants from Sample A also agreed as they mentioned that intelligence profiling has the advantage of collecting open and closed sources of information. It was conclusively shown by researchers such as Tanfa (2006: 89), Adogame (2009: 7), Drew (2014: np), Kirwan (2013: 4) and Grabosky (2000: np) that AFF members operate in a well-organised fashion, sharing their skills and e-mail addresses obtained from victims. This type of profiling is best suited to the investigation of this type of crime. Conventional investigation and profiling methods yield nothing but a few results. Therefore the contemporary profiling methods and sophisticated software are the answers to most activities perpetrated by AFF syndicates.

3.2.4 Geographic Profiling

Barrow et al. (2014:155) describe geographic profiling as one technique that investigators or law enforcement agencies can use to trace the suspect's exact location (s), as research has indicated that most serial-type crimes occur near an offender's place of work or home. Hess and Wrobleksi (2006b:330) state that crime-mapping has become increasingly popular among law enforcement organisations and has gained much-needed popularity. Barrow et al. (2014:156) further indicate that geographic profiling helps law enforcement agencies predict the next crime and plan their investigation strategies accordingly. A Sample B participant emphasised the importance of geographic profiling in locating the sender's IP address of an e-mail and the network reception as a starting point for narrowing the suspect's search (s). Such information helps investigators search for suspect(s) in a specific, identified area or certain geographic location.

In light of the above, Barrow et al. (2014:156) indicate that geographic profiling enables the police officers to narrow down or zoom in on a specific area where thorough police surveillance can be staged to locate perpetrators since more AFF perpetrators use the Internet to carry out their dirty tricks to scam unsuspecting victims. With the aid of a network analyst, investigators can simply locate the origin of the e-mails by tracing it back to the original sender. For example, there were cases where the SAPS

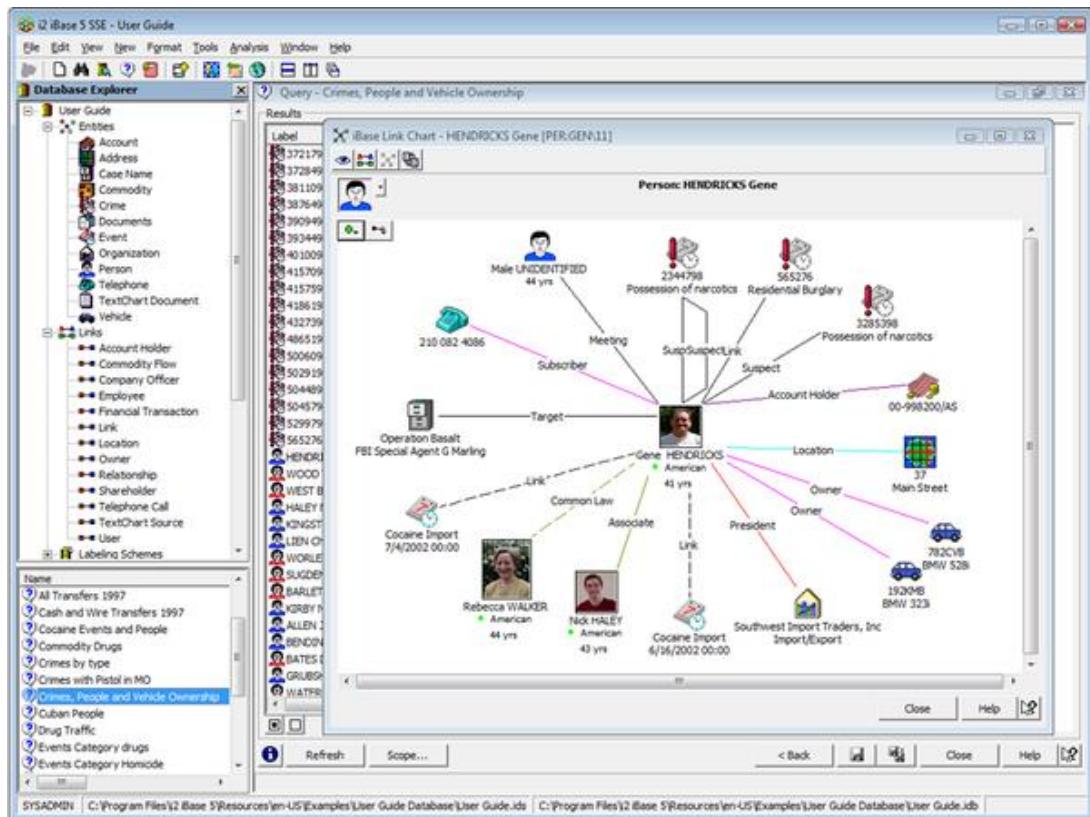
(HAWKS), working with the FBI, managed to track down perpetrators in Gauteng and Cape Town who were preying on gullible, ill-informed and vulnerable older women abroad (refer to section 3.2.2).

Canter and Young (2003:324) agree that locating an offender in the area where he is likely to be living could shape an investigation, and determine the deployment of police personnel and resources. Understanding the geographical patterning of an offender's criminal activities and how it relates to their home base has huge potential significance in operational terms. Sample B participants further state that it helps in revealing other offences that an offender has perpetrated. Barrow et al. (2014:156) concur by stating that establishing a crime pattern that is common to offenders has many advantages for police investigations. This is further supported by Blagden (2012:63) who sums it up by highlighting that geographic profiling offers experts the opportunity to merge known information in respect of certain crimes by linking the offender from one crime to the next and to confidently reach a conclusive answer that a single person is responsible for the crimes within that geographic area.

A participant from Sample B summed it up by saying that through the combination of information available about suspects, such as cell-phone numbers, email addresses etc within a specific area, a conclusive deduction can be made that a particular perpetrator is responsible for AFF crimes within one geographic area.

Figure 3 outlines the association of the target, telephone number, the address and vehicles owned. This information is critical when profiling the suspects.

Figure 4: Analyst Notebook Demonstration of Link and Association



Source: i2 Analyst Notebook (2017)

Current developments regarding the profiling of perpetrators of AFF's physical locations are encouraging, as Costin, Isacenkova, Balduzzit, Francillon and Balzarotti (2013:01) demonstrate. Using a combination of graph analysis and geographical HLR lookups, it identifies recurrent cyber-criminal business models and links together scam communities that are spread over different countries. All participants from Sample B mentioned that, fraud schemes often contain phone numbers and bank account details that play an essential role during analysis. The participants further add that authorities have analysed fraudsters through their phone numbers that appear on public or underground forums. The availability of a phone number can make the fraud appear more legitimate to a victim. Finally, scammers will often use the phone to defraud victims. This type of profiling provides valuable information to investigators to locate the place and the owner of the phone, which, if used correctly, could provide valuable answers in detection strategies and elimination of the crime.

3.2.5 Investigative Profiling

According to Canter (2004:79), investigative psychology or profiling is applying psychological research and principles to investigating criminal behaviour. The author, who is the director of the Centre for Investigative Psychology at the University of Liverpool in England, stated that investigative psychology probably began in 1985. The groundwork started when the author called Scotland Yard to explore the possibilities of integrating existing investigation procedures and techniques with psychological principles (Canter, 1995:79). The author later developed a graduate programme in investigative psychology at the University of Surrey.

Canter's role was to understand the psyche, while investigators profiled to track, trace and arrest. However, Bekerian and Levy (2005: np), Pistorious (2005: 02) and Sivnarain (2010: 42) offer a broader meaning and understanding of this term.

A summarised response from participants in Sample A indicates that investigative profiling entails uncovering hidden or unknown secrets about an individual under investigation. In contrast, Sample B participants state that profiling aims to establish the truth relating to the subject or suspect and to understand the person under investigation. The participants further state that profiling is limited, as its focus is on MO, previous convictions, usage of Section 205-information (banking details, cell-phone records, residential address etc.). Analytical software tools are not used, while two participants from Sample B approach profiling from a broader angle, using all available information to identify the perpetrator. Investigative profiling, according to participants from Sample B, includes among other things, the use of databases of suspected criminal activities, previous convictions, linkages of crime through Analyst Notebook, Excel spreadsheets, Ibase etc.

Canter and Young (2003: 325) believe that the offender's personal characteristics and previous behavioural patterns can help the police distinguish the perpetrator of a given crime from other known offenders. This becomes a question in operational terms, for example, of which suspects should be drawn from police or other databases for the most detailed scrutiny. Investigative profiling plays a pivotal role as it provides invaluable information about the criminal history of an offender who has committed a certain type of crime in a certain way, which is useful to police searching through their

lists of possible suspects. In support, Bekerian and Levy (2005:53) state that of importance is creating a database for reference purposes.

Pistorius (2005:14) offers a different viewpoint, pointing out that the creation of an investigative profile would include data that is gathered about an identified suspect(s), such as identity number, criminal record, employment history, academic qualification verification, cell-phone records, bank records and address, vehicles and property owned, as well weapons. The researcher strongly believes that investigative profiling plays an important role in the investigation process, where there are several possible suspects involved in a series of criminal activities, such as fraud. As Pistorious (2005:np) mentioned, all participants concur, as they engage with or consult various institutions to obtain information regarding the suspect(s) to be better informed about the type of person they are dealing with.

Although profiling is unquestionably a forensic investigative technique used in criminal investigations, primarily conducted by police personnel, its development and practice are not necessarily best achieved by police personnel's exclusive efforts. Contentions about ownership are counterproductive and likely to impede profiling's genuine scientific advancement (Kocsis 2005: 87).

3.3 LEGAL FRAMEWORK AND TYPES OF PROFILING

Holmes and Holmes (1996:46) state that an offender profile is the last resort after the police have exhausted all other leads to solving the crime. Canter et al. (2003:253) go further and state that profiling proposes a thoughtful analysis of a person suspected to have committed the crime by concentrating on specific personality characteristics. Furthermore, Owen (2006:62) adds another standard in profiling investigations to determine a criminal group's nature, whether it is organised. In support of Owen's statement, Kocsis (2005: 92) indicates that classification is crucial for assessing the behaviour of the perpetrator of the crime.

Owen (2006: 72) suggests that an organised criminal carefully plans his criminal act, thereby decreasing the risk of being caught, and he tends to target specific victims according to age, gender, physical appearance, and lifestyle. This researcher's understanding differs entirely from that of Holmes and Holmes (1996:np), whose explanation of profiling is outdated and makes no attempt to understand the suspects

under investigation, particularly in AFF crime. In profiling individuals, it must be noted that certain legislative prescripts must be followed to the letter.

Section 210 of the Criminal Procedure Act, Act 51 of 1977, states that “*no evidence as to any fact, matter or thing shall be admissible which is relevant or immaterial and which cannot conduce to prove or disprove any point or fact at issue in criminal proceedings*”. Knowledge of laws of investigative profiling and undercover operations is critical for investigators to gather information and properly profile the suspects involved in these criminal activities (AFF). All participants were knowledgeable on the legislation dealing with profiling specific to the Republic of South Africa's Constitution, Section 33, 34 and 35, and the Consumer Protection Act 68 of 2008.

Two participants from Sample A indicated that precise and proper profiling is supplemented by dedicated analysts assigned particularly to focus on this crime, and who have a deeper understanding of the complexities of the crime and how it is perpetrated. One participant stated that investigators typically use applicable legislation to pursue suspects, for example, Section 252 of the Criminal Procedure Act and Section 70 of the regulation on the interception and communication-related Act. The remaining participants from Sample A were also well aware of the pieces of legislation followed in conducting profiling and protecting victims' rights. Notably, the researcher also looked at legal issues about profiling to avoid litigation, as evidence gathered illegally is not admissible in a court of law.

3.4 SUMMARY

In conclusion, the investigative profiler or analyst must convert a massive quantity of raw information that emanated from various related sources, as mentioned, to convert meaningful, raw information into valuable intelligence (Swanson, 2003:245, and Newburn, 2007:208). This made their occupation as analysts less complicated than in the past when the focus was on physical files and indexing classifications to mark links and associations. Contemporary analysts utilise software programmes (Analysts Notebook, Excel Spreadsheet, and iBase) that are useful for drawing linkages and discovering associations.

During processing raw information, analysts translate the primary collected information into an ultimate intelligence product. Achieving this requires a thorough evaluation and integration of relevant, reliable and meaningful data and subsequently eliminating invalid or irrelevant information. The ultimate result is presented seamlessly and succinctly, and in so doing, swaying the rationale of decision-makers (Sonne, 2006:122).

CHAPTER 4

DATA PRESENTATION AND FINDINGS

4.1 INTRODUCTION

Nigerian 419-scams or AFF incidents in South Africa are reported daily in the print media and to SAPS. However, the apprehension and identification of perpetrators committing these crimes remain troublesome, as police and private investigators strive to find a permanent solution. As a result, the majority of these AFF cases reported to the SAPS remain unsolved. Notably, the exponential growth of Internet spam amount over the last decade cannot be underestimated or overlooked in addressing these offences. Even though some of these unsolicited e-mails constitute harmless advertising, a growing proportion of it is insidious in nature and fraudulent in intent. This research assesses the nature of this type of crime and the investigative approach. As alluded to in previous chapters, one of the reasons for conducting this research was the desire to contribute to the existing knowledge and use the various detection methods available. The following research questions were asked to achieve the research aim and purpose of this study:

- What does investigative profiling entail in the investigation of AFF?
- To what extent is investigative profiling utilised in the investigation of AFF?

The research problem and research questions were tested and evaluated after a broader understanding was gained, thereby achieving valuable findings and making tangible viable recommendations

4.2 GENERAL FINDINGS

The researcher analysed the nature of the solicitation, the perpetrator's characteristics, and the target's information. Initial findings suggest relationship-building, social engineering methods are preferred over direct inquiry in respect of sensitive information. For the same reasons, Internet transgressors adopted these methods as the standard communication and the preferred new avenue for a crime. Many scholars, for example, Brenner (2001:16), Grabosky (2001:34) and Yar (2005:8) consider the Internet as a medium for crime and that it consists of the same elements and motivations as conventional or street crimes. However, the proliferation of

cybercrime indicates that the Internet medium has outstripped traditional forms of social control. Wall and Walker (2000: 11), Wall and Akdeniz (2000: np), Burns, Whitworth and Thompson (2004: 37) indicate that formal social control institutions rooted in static organisational design and legal tradition lack the appropriate flexibility and resources to deter fraudulent on-line activities. This answers the question of over-reliance on traditional methods currently used by SAPS in addressing AFF. The research further illustrates that the relative anonymity of computer crime and the ability to commit crime from a safe distance are but a few of the attractive features of Internet/computer crime that have contributed to the proliferation of AFF.

The researcher looked at the contemporary MO employing which this crime was being perpetrated and noted alarming trends in how innocent, and vulnerable people are being victimized. Innocently registering on social network sites, such as online dating, Facebook, Twitter and Instagram could leave one with everlasting negative memories of loss as perpetrators of AFF prowl on these social sites undetected. As Wall (2005) puts it, on-line fraudulent activity as a result of digital technology now represents a very harmful activity facilitated purely by the Internet and introduces new risks that threaten communications and commercial infrastructures.

Analysing the structure and content of the e-mail solicitations and the linguistic command, it was found that the most common aspects identified were that the e-mail messages to the recipients emphasized issues of trust to deceive potential victims. It can be safely concluded that Nigerian-419 “scammers are accomplished persuaders who garner substantial, albeit unethical, rewards for their efforts” (Dyrud, (2005: 10).

Lastly, it was found that most of the investigators were not members or affiliated with professional bodies or any institutions that can assist with information regarding profiling investigation. The research problem and research questions were also evaluated to make specific findings and recommendations about this research topic.

4.3 RESEARCH FINDINGS

As empirical evidence has shown, Internet communications have contributed to exacerbating how AFF perpetrators distribute their solicitation letters to several unsuspecting victims with only the push of a button. In order for the researcher to gain in-depth insight into these contributory factors, interviews were conducted with

participants to establish the investigation, profiling and detection methodologies employed to combat this crime. It was established that technical assertiveness in detection strategies is still lagging, as most investigators have limited computer knowledge or expertise. As Sample A stated, profiling is limited, as the focus is on MO, previous convictions, usage of 205 information (banking information, cell-phone records, residential address etc.), and no usage of analytics software tools. In contrast, Sample B approach profiling from a broader angle, using all available information to identify the perpetrator. The breakdown in figure 5 shows the rank of the participants interviewed.

Figure 5: Breakdown of Ranks and Experience of Participants

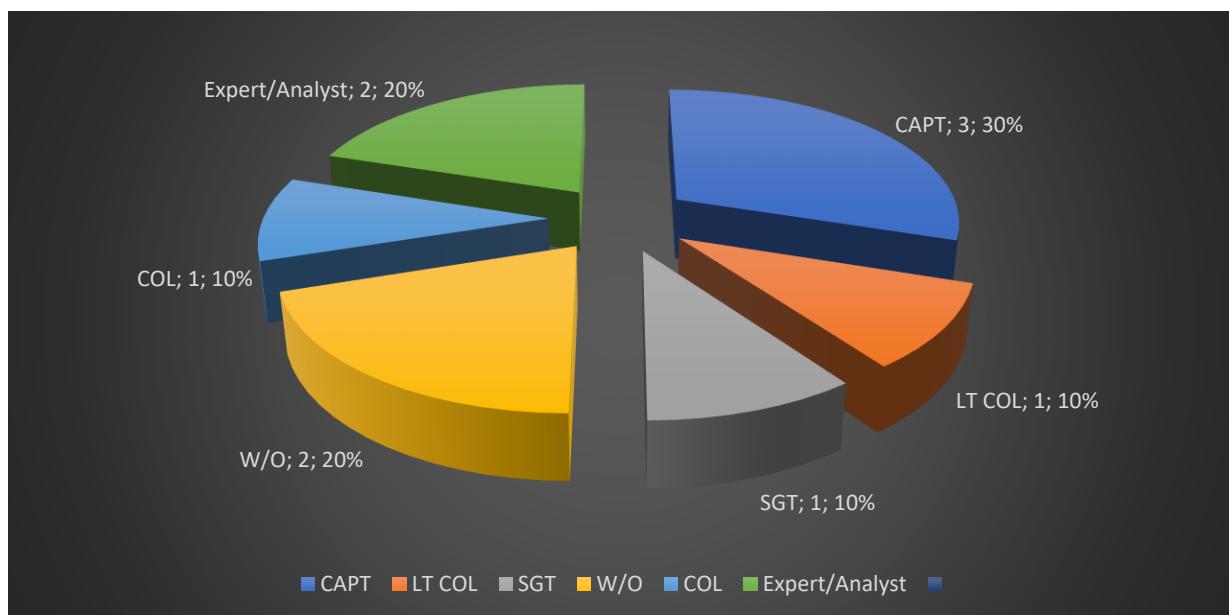
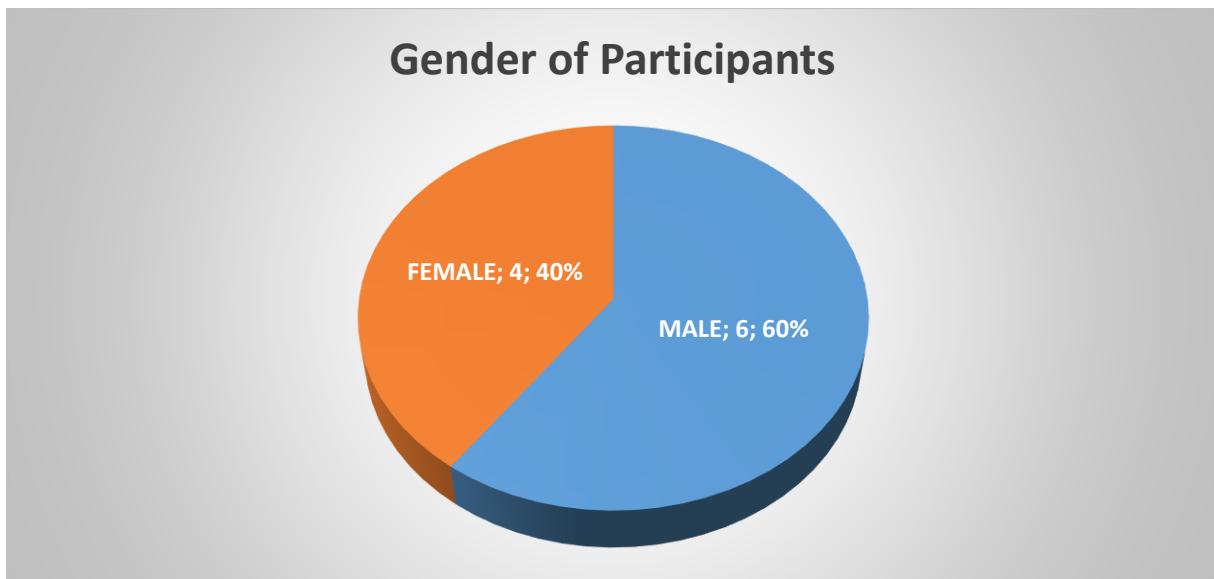


Figure 6 below depicts the breakdown of gender of the participants from whom the data was collected from. It also shows that males are the majority in the unit and who participated in the study.

Figure 6: Breakdown of Gender of Participants



The findings emanating from this research study are summarised as follows: due to the lack of proper databases, capacity and technical skills that hamper proactive detection, attention must be paid to these aspects to eradicate the ever-increasing incidents of AFF crimes in Pretoria and the country as a whole.

RESEARCH QUESTIONS

1. What is your understanding of profiling?

The findings in respect of this research question are outlined below:

- Gathering information about the lifestyle of the subject (s) under investigation (3).
- Obtaining valuable information about the suspect(s) that can be used as evidence (1).
- Acquiring more information about the suspect in question (2).

Generally, participants had a broad understanding of what profiling is all about, and what critical aspects it entails.

2. How would you define forensic investigation?

- The use of forensic tools/methods to identify perpetrators of crime (4).
- The individualisation of the crime (2).
- The collecting and processing of evidence and information (1).
- Linking of the suspect(s) and ensuring their court appearances (1).
- Support and involvement during the prosecution/litigation phase (1).

Overall, all participants were able to define the term ‘forensic investigation’ and gave precise explanations and relevant examples.

3. How would you describe criminal investigation in relation to profiling?

- The identification of the crime and suspect who committed the crime (5).
- Identifying the perpetrator(s) by using databases to link the suspect to a specific crime (2).
- The individualisation of the crime to a specific offender (2).
- The collection and processing of evidence and information (2).
- The evaluation of evidence and information (3).
- Tracing of the suspect(s) through leads and ensuring their court appearances (3).

4. What is the purpose of conducting profiling as a technique of investigation?

The purpose of an investigation is to give an official undertaking to uncover information about a crime and link it to the perpetrator through leads. The police normally execute this function; otherwise, it is any institution given the mandate to conduct such investigation. The purpose is as follows:

- To get more information regarding the suspects under investigation (4).
- To obtain details of their domicile, vehicles, bank accounts or property owned by the person of interest (1).
- To obtain enough information regarding the person under investigation so that he or she can be linked directly to the commission of the crime (2).
- Obtain direct or accurate evidence linking the suspects to the crime in question (2).

- To get more information concerning the activities that the suspects are involved in (1).

All participants interviewed were able to explain conducting profiling as a technique of investigation. Generally, participants understood what profiling entails as part of the investigation and the different types of profiling methods that can be utilised to solve different crimes.

5. Does profiling form part of the investigation tool in detecting (solving) commercial crime cases such as AFF?

- Yes, profiling plays a critical role in all investigation that is dealt with by the unit. Profiling helps the investigators to close the gaps in the case and connecting the dots in certain crimes (1).
- Yes, it helps establish whether the subject under investigation has committed other, similar offences, or whether he is a first-time offender or wanted criminal (1).

Overall, all participants answered emphatically ‘yes’ regarding the use of profiling in the investigation of cases, and it is not limited to commercial crimes or AFF only. This is done to establish whether the suspects have previous convictions, for what type of offence, and is the person a wanted criminal or not.

6. When would you use profiling as an aid to your investigation?

- It is critical during the initial stages of the investigation (6).
- During arrest when preparing for bail application and during sentencing in respect of previous convictions (7).
- Profiling is used when the perpetrator of the crime is unknown, but clues or limited evidence point in a certain direction (3).
- Gather more information about the suspects to link the perpetrator to that specific crime (10).
- When investigators want to add value or credibility to the evidence they have already gathered about the suspect(s), the evidence will carry more weight when presented to a court of law (3).

Generally, participants had good insight into how they profile suspects and what information they have to gather to strengthen the evidence gathered to be presentable in a court of law and to detect further criminality. Participants interviewed eloquently explained when investigative profiling plays a vital role during the investigation phases, namely at the commencement of the investigation, preparing for bail application and sentencing, perpetrator not yet known, linking him to other crime, and adding value and credibility to the evidence before the court.

7. Describe different profiling techniques that might be employed in the investigation of Advance-fee Fraud (investigators/analysts)

Preliminary profiling includes the following:

- Social media (Facebook, WhatsApp, Twitter and Instagram) (3).
- Olex (1).
- Telephonic conversation/SMS (8).
- Financial profiling (4).
- Advance individual profiling (1).
- Criminal profiling/Offender profiling (3).
- Intelligence profiling (2).
- Geographical profiling (3).
- Profile on a computer, in social accounts such as Facebook, type of friends.
- Bank account opening documents/bank account (1).
- IP address/Device IMEI (2).
- Solicitation e-mails (3).
- Money trails (1).
- Withdrawal of money: Video footage (1).
- Domicile (7).

Although there are some similarities between profiling techniques adopted by investigators from SAPS and private investigators, there are huge disparities in knowledge and systems utilised to speedily achieve specific results. This was shown by how profiling was conducted by SAPS investigators and the expert interviewed. It was also demonstrated that there was a huge deficit in the

capability to collect evidence between two important institutions that are critical for detecting this crime (AFF). It can be safely said that SAPS' profiling of perpetrators of AFF is somewhat inadequate when compared to that of their counterparts.

The amount of information that can be gathered about a single subject is massive. This was proved by the number of profiling techniques available to detect perpetrators of AFF.

8. How would you describe the Advance-fee Fraud scams?

- These are Nigerian 419-scams in which perpetrators swindle victims out of their money after promising them profits from business/investment/on-line dating/inheritance (4).
- According to which victims are promised huge returns for little effort (5).
- An on-line Nigerian fraud committed via mobile phones, e-mails and social media to convince unsuspecting victims to part with their money by giving them what sounds like plausible dreams (3).
- The type of fraud that is perpetrated using abuse/manipulation of trust (gaining trust) (3).
- It is more cyber information, not easy to identify. It involves a lot of work. You can defraud a person from overseas while in South Africa. It is a complicated crime (1).

9. How common are the Advance-fee Fraud scams in the Pretoria Policing Area?

- AFF is rife in Sunnyside (8)
- Most suspects arrested reside in the area (4)
- Some of them come from Johannesburg to visit Sunnyside, commit the offence and return to their homes (1.)
- There are several reported cases each week regarding people who have been scammed out of their money, and cases of this nature are reported to the police every day (8).
- Most of these scams use unique methods, and all are associated with AFF elements (1).

- The majority of the victims do not report these crimes because of being ashamed (8).

Participants were quite aware of the cases' frequency in specific areas, and admit that most of these cases are not reported due to the victim's shame/embarrassment.

10. How often does the unit investigate cases of this nature?

- Cases of this nature are reported daily at the station level (6).
- The unit is involved in investigating several cases of this nature. Some of the cases are complicated because they contain many other crimes such as identity fraud, the opening of fraudulent accounts, instances of kidnapping and murder, and company hijacking (5).
- Depending on the threshold amount involved, some of the cases end at the station level (1).
- Because of embarrassment and fear that they will be accused of participating in criminal activities, some victims do not report these cases and prefer to discuss the issue with each other in the community or with friends and relatives (3).

11. What impact does this crime have on the community and policing as a whole?

- It has a devastating impact financially and psychologically (1).
- Lives ruined (1).
- Took a loan to pay as an advance fee (3).
- Money is irretrievably lost (1).
- Professionals also fall victim of the scam (3).
- It was established that the scams' consequences are dire since some of the victims become psychologically affected, as they are left with a massive amount of debt (1).

12. What are the factors that contribute to this offence (AFF)?

- Money (10).
- Greed (10).

- Getting rich quickly (5).
- Personal gain (5).
- Vulnerability (4).

Greed and gullibility were identified as contributory factors by all participants. The majority of perpetrators have been identified as nationals from West Africa (Nigeria, Cameroon), with a few South Africans starting to get involved in perpetuating the offence.

13. Name the applicable or relevant laws with regard to profiling.

- Constitution of the Republic of South Africa, the Criminal Procedure Act, and Consumer Protection Act (7).
- Rica Law (3).

14. What investigative methodologies do you employ when dealing with Advance-fee Fraud cases in the Pretoria Policing Area?

Combine several different tactics to assemble the relevant information regarding the case under investigation, namely:

- MO or analysis of the content or wording of the solicitation letters (6).
- Profiling cell phones (3).
- Computers (3).

15. What are the dynamics of an Advance-fee Fraud investigation in using conventional investigative strategies?

- Some gadgets are not useful or are too complicated to retrieve information.
- Committed by a person in another country (3).
- Requires sophisticated software to pinpoint the exact place of commission.
- Conventional strategies are outdated (3).
- SAPS must be proactive and monitor the dark Web (1).
- Flagging the account (1).
- Biometrics not linked to accounts (1).

In short, due to the lack of proper databases, capacity and technical skills that hamper proactive detection, attention must be paid to these aspects to eradicate the ever-increasing incidents of AFF crimes in Pretoria and the country as a whole.

16. Does Advance-fee Fraud need special investigative methodologies for detecting its existence in the Pretoria Policing Area?

- Knowledge of the crime (7).
- Modus operandi (5).
- Involvement of the Digital Forensics Unit/special investigation (3).
- Resources (3).
- Compiling proper databases (2).
- Keep a step ahead (1).
- Unconventional methods of undercover investigation are required (1).
- Innovative strategies for investigation are necessary (1).

17. Does investigative profiling form part of your investigation methodologies in cases of Advance-fee Fraud?

- All participants answered yes to this question.
- It also helps to identify an international syndicate (3).

The sharing of incidence information and intelligence in a coordinated approach by the relevant role-players, including the SAPS, banks and SABRIC, creates an environment that enables investigators to identify AFF perpetrators.

18. Are current SAPS strategies adequate for detecting AFF in PPA?

- No (6).
- Certain procedures are not adequate (1).
- Strategies work to a certain extent, but the problem is that contemporary gadgets are sophisticated (1).

19. Gathering of information is an essential element in completing an accurate profile of the offender and crime. Do you share this sentiment?

- Firstly gather information about the crime.
- Personal information, change of names, addresses (8).
- Stay a step ahead of the accused (5).
- Movement Control System (MCS) (2).
- Account transaction (2).
- Vehicle.
- Fraudulent transfer (1).
- Involvement of other relevant role-players (2).

All participants responded to this question by firstly indicating ‘yes’ and elaborating further.

20. Based on your experience, please list all the aspects that you think might be included in an Advance-fee Fraud profile.

- Personal behaviour (1).
- Psychological characteristics (1).
- Identify categories of people committing 419-scam (3).
- Names of the person, address (7).
- Properties owned (7).
- Bank accounts (5).
- Cell phones/Computer/Tablets (6).

21. Would profiling assist in detecting Advance-fee Fraud and identifying areas of concern to address these crime prevention strategies?

- Yes, only when a database of all the suspects arrested is created for future reference (8).
- Understand the type of person one is dealing with and also the crime (4).
- Origin of the crime, the MO and tactics used (5).

Participants interviewed agreed that profiling plays an important role in detecting AFF perpetrators and offered insightful information as to how this can be achieved by creating a proper database of arrested suspects and convicted perpetrators. Importantly, an understanding of the suspect and the type of crime

one is investigating is essential. This means having in-depth knowledge of how the crime is perpetrated, people from which nationality are more prone to being involved in the offence's perpetration, and which tools are used.

22. What are the possible recommendations that can be made to address Advance-fee Fraud in the Pretoria Policing Area?

- Prioritising personnel capacity, upgrading software technology, and increasing the ability to handle the amount of aggregated data that is monitored and arrange it to become meaningful information (3).
- The crime is being committed by using a computer/the Internet, therefore so should be its investigation (4).
- More investigators and analysts should be trained in using new methods and advanced strategies to make inroads in curbing the crime. As shown by several cases reported, traditional investigation methods are failing to resolve this kind of case (3).
- The ability of the officials and also proven systems to detect the crime before it is actually committed (3)
- Verifying the institution a person is dealing with (2).
- Using official/known institutions (4)
- Personal information must be stored safely (3)
- Arrests of kingpins (1).
- Conduct awareness campaign in the community (1)
- Dedicated prosecutors dealing with these types of cases (1).

4.4 SUMMARY

From the interviews conducted with participants involved in investigating these crimes, it can be safely deduced that detection of this crime is reactive in nature. Although there are some similarities between profiling techniques adopted by investigators from SAPS and private investigators, there are huge disparities in knowledge and systems used to achieve certain results speedily. This was shown by how profiling was conducted by SAPS investigators and the experts interviewed. It was demonstrated that there was an enormous deficit in gathering capabilities between two important institutions, and this shortfall is critical in detecting this crime (AFF). It can be safely

said that SAPS profiling of perpetrators of AFF is somewhat inadequate when compared to that of their counterparts (SABRIC).

The amount of information that can be gathered about a single subject is massive. This was shown by the number of profiling techniques available to detect perpetrators of AFF. Participants interviewed agreed that profiling plays an important role in detecting AFF perpetrators and offered insightful information on how this could be achieved by creating a proper database of arrested suspects and convicted perpetrators. Most important is an understanding of the suspect and the type of crime being investigated. This means having in-depth knowledge of how the crime is perpetrated, persons from which nationality are more prone to be involved in the perpetration of the offence, and what tools are used ~~is~~ that are critical to the detection of such crime.

It was also noted that there was no specific mention of any methods to alert authorities to any suspicious activities or criminality unless the victim opens a case. It must be mentioned that since this crime has evolved into a distinctive and highly sophisticated phenomenon, which requires highly skilled and specialised law enforcement, it is vital that officers dealing with the investigation of this crime must possess specific skills that will help to solve the crime professionally.

CHAPTER 5

RECOMMENDATION AND CONCLUSIONS

5.1 INTRODUCTION

The present research provides direction for law enforcement agencies to prevent and confront AFF and cybercrime in general. Law enforcement and general crime prevention efforts may be misguided without an accurate assessment of the problems surrounding cyber-crime fraud. However, due to very limited scholarly research into this crime, it has not been explored extensively to provide direction and assistance to law enforcement agencies to work with the available information. Therefore, innovative investigation methodologies are of paramount importance for law enforcement officials to quell this crime spate. Furthermore, the results of the study offer assistance to potential victims. Individuals who are more aware of the nature of fraudulent computer schemes are better positioned to avoid becoming a victim. ‘Spam’ is the common slang for any type of unwanted or unsolicited on-line communication. Identifying, avoiding, and reporting computer scams facilitates overall prevention of fraudulent behaviour, and saves potential victims much time, aggravation, and financial resources.

The nature of AFF became even more complicated with the introduction of Internet communications and electronic commerce, and in-boxes by sophisticated spammers, who have learned to harvest millions of e-mail messages, making matters worse automatically. There is much evidence that suggests that technology-based fraud is increasing in frequency despite law enforcement efforts. The use of illegitimate emails to commit fraud has seen a “marked increase in recent years, at a growth rate greater than that seen by more traditional forms of fraud, [when] individuals may [unknowingly] install malicious software, or malware, on their personal computers”. This was stated in the 2008 McAfee report, which indicated an upsurge in malware (McAfee Virtual Crime Report, 2008). Simply and innocently opening e-mail attachments or clicking on embedded links may inadvertently install malware on an individual’s cell phone, tablet or computer.

As part of his recommendations, the researcher demonstrates the seriousness of the danger inflicted by cyber culprits. It has been established that cybercriminals can use

networks of these infected computers, or botnets, for malicious activities ranging from attacking bank servers containing private information, to automatically sending thousands of simultaneous e-mails to defraud users (Bacher, Holz, Kotter, & Wichterski, 2005: 17; Provos and Holz, 2008: 24; Liu, Xiao, Ghaboosi, Deng and Zhang, 2009: 13). Scammers also appeal to people's sympathy. Two notable reasons for solicitation are fictitious illness and social or political victimisation. Phishing scams often spike immediately after traumatic events, such as natural disasters. Computer fraud victimisation could have an emotional impact and lingering effects on victims. For instance, victims of phishing scams could suffer from embarrassment or ailments, such as depression (Carey, 2009:179).

It was discovered that most participants interviewed are not members of any professional bodies. This, however, could be overcome by subscribing to those institutions or by fostering cooperative relationships, in which memorandum of understanding could be signed between institutions to assist one another in matters of common interest.

The following recommendation relates to the research findings based on participants' information as they answered the research questions posed to them, while some findings are based on information obtained from relevant national and international acknowledged sources. Where applicable, the number of participants who provided specific responses is indicated in brackets.

The research focused on the subject of investigative profiling in the detection of AFF. A number of the findings from the literature analysis and interviews with expert and SAPS investigators revealed an absence of effective detection strategies or methods during investigations. The research also attempted to examine good practices that exist around the globe for effectively dealing with the scam during the profiling stages and, additionally, to empower and equip investigators with new knowledge concerning the scam. Besides benchmarking following the best practices, the research becomes fruitless without proper and well-focused recommendations regarding improving detection and profiling skills by investigators, hence the research will be of no importance. Having noted significant findings of the research, the researcher makes the following recommendations:

5.2 RESEARCH QUESTION ONE: WHAT DOES INVESTIGATIVE PROFILING ENTAIL IN THE INVESTIGATION OF AFF?

It is recommended that:

- The investigative profiling techniques, used as a forensic tool in the investigation of AFF cases, must be updated in the formal training curricula for SAPS investigators. The existing training material should be updated to include detection methods.
- The CCU of SAPS must be adequately trained in various investigative profiling detection methods to address AFF crimes.

5.3 RESEARCH QUESTION TWO: TO WHAT EXTENT IS INVESTIGATIVE PROFILING UTILISED IN THE INVESTIGATION OF AFF?

The following recommendations are made:

- Investigators should be trained in using various investigative profiling strategies or methods and not be limited to MO, previous convictions, address and financial accounts. The relevant role-players, including the SAPS and SABRIC, should develop a proper manual that provides the most effective profiling methods that can be used to detect perpetrators involved in AFF scams positively. It is also recommended that training be expedited employing workshops, joint forums, mentorship programmes and on-the-job training.
- AFF investigators should analyse transactional data to identify points of compromise and suspicious transfers, by using available sources, tools and techniques, including CAS, GIS, case dockets, bank statements, Microsoft Excel spreadsheets and Analyst's Notebook software.
- A starting point would be a dedicated SAPS team to analyse SABRIC's Weekly Provincial Commercial Crime Forecast as a guideline to identify common areas of fraudulent activities. The identified activities should be a matter of interest and be placed under surveillance, or available surveillance footage and incidence intelligence could be used. SAPS and bank investigators should focus their resources, time and efforts towards identifying perpetrators who are active at identified points.
- Most importantly, commercial crime investigators involve station-level crime information officials to assist with crime information analyses, crime patterns

and trends, and crime mapping in respect of AFF incidents reported to the SAPS. These officials have abundant first-hand information.

- Among other activities recommended is recording recorded perpetrator surveillance footage as an investigative profiling arsenal to link the perpetrator to the AFF cases and serve as corroborative evidence.
- To promote effective investigative profiling-related activities during investigations, a checklist should be introduced to guide investigators for use in AFF cases. The completion of the checklist, with specific details of profiling-related activities that the investigator must perform, should be compulsory. This checklist should include MO, types of solicitation and how the perpetrator requests upfront payment.
- Development of proper databases, enhancement of capacity and technical skills, and the lack of which hampers proactive detection should be the aspects addressed to eradicate the ever-increasing incidents of AFF crimes in Pretoria and the country as a whole.
- Prioritise the upgrading of current technology to have the ability to handle the amount of aggregated data monitored and arrange and order it to represent meaningful information.
- The SAPS, in conjunction with SABRIC, should conduct regular awareness campaigns involving the public as a preventive action in respect of AFF. This should not be limited to posters or radio interviews but concerted efforts to engage the public at shopping malls, taxi ranks or bus stops.

It is further recommended that further similar research be conducted on this topic to enhance the investigative profiling of AFF to stimulate detection strategies in line with international counterparts.

5.4 CONCLUSION

The research focused on the subject of investigative profiling in the detection of AFF. A number of the findings from the literature analysis and interviews with expert and SAPS investigators revealed an absence of effective detection strategies and methods during investigations. The research also attempted to share details of good practices that exist around the globe for effectively dealing with the scam during profiling stages

and, additionally, to empower and equip investigators with new knowledge concerning the scam. Besides benchmarking with the best practices, the research becomes fruitless without proper and well-focused recommendations for improving detection and profiling skills by investigators, hence the research will be of no importance.

Technological advancement has created whole new worlds of opportunity for criminals. The emergence of the Internet and computer technology has benefitted and changed contemporary communication methods and running businesses forever. As a result, criminals adjusted to these technological changes and adopted this communication method to advance their evil deeds. The resultant impact on the economy and on individuals that was caused by AFF perpetrators worldwide was phenomenal. As stated, the crime is committed by pushing a button, offering anonymity with minimal risk and high returns to criminals. Furthermore, it is complex and challenging to investigate. Most investigators are not technologically skilled and equipped to investigate or detect this type of technologically sophisticated crime.

Although some profiling methods exist, the research has shown that investigators often do not apply them and therefore, culprits are seldom detected timeously during an investigation. Notably, however, was how SAPS has vowed to address the problem of cybercrime, which is currently being addressed under the Electronic Communications and Transactions Act, 2002 (Act No. 25 of 2002). The Cyber-crime Steering Committee was established in March 2018 to address the establishment, capacitating and training of staff for the Cyber-crime Centre, and investing in resources.

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APPENDIX A: DECLARATION BY STUDENT

DECLARATION

Name:

TAKALANI LAWRENCE MATAMEZA

Student number:

35114762

Degree:

MASTERS FORENSIC INVESTIGATION

Exact wording of the title of the dissertation as appearing on the electronic copy submitted for examination:

An EVALUATION OF INVESTIGATIVE Profiling TO DETECT ADVANCE FEE FRAUD.

I declare that the above dissertation 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.

I further declare that I submitted the dissertation to originality checking software and that it falls within the accepted requirements for originality.

I further declare that I have not previously submitted this work, or part of it, for examination at Unisa for another qualification or at any other higher education institution.

(The dissertation will not be examined unless this statement has been submitted.)


SIGNATURE

30/11/2020
DATE

APPENDIX B : TURNITIN RESULTS

[Skip to Main Content](#)



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Submission author: **T L MATAMELA**
Assignment title: **Revision 1**
Submission title: **AN EVALUATION OF INVESTIGATI...**
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Word count: **28,355**
Character count: **166,285**
Submission date: **10-Dec-2019 01:21PM (UTC+0200)**
Submission ID: **1231444876**



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APPENDIX C: COLLEGE APPROVAL LETTER



COLLEGE OF LAW RESEARCH ETHICS REVIEW COMMITTEE

Date: 2016/06/14

Reference: ST 43

Applicant: L. L. Matamela

Dear L. L. Matamela
(Supervisor: W Maluleke)

DECISION: ETHICS APPROVAL

Name	L. L. Matamela
Proposal	An exploratory study of investigative profiling to detect Advance Fee Fraud
Qualification	M Tech

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
- 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.*



University of South Africa
Pretoria Street, Muckleneuk Ridge, City of Tshwane
PO Box 392, Unisa, 0003, South Africa
www.unisa.ac.za/unisa

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

PROF B W HAEFELE
CHAIR PERSON: RESEARCH ETHICS
REVIEW COMMITTEE
COLLEGE OF LAW

PROF R SONGCA
EXECUTIVE DEAN:
COLLEGE OF LAW

APPENDIX D: PERMISSION TO CONDUCT RESEARCH SAPS

South African Police Service



Suid-Afrikaanse Polisiediens

Private Bag X94	Pretoria 0001	Fax No. Fax No.	(012) 393 2616
-----------------	------------------	--------------------	----------------

Your reference/U verwysing:

THE NATIONAL COMMISSIONER

My reference/My verwysing: 3/34/2

SOUTH AFRICAN POLICE SERVICE

Enquiries/Navors:

PRETORIA

Lt Col Joubert

0001

Intern Mahamba

Tel:

(012) 393 3118

(012) 393 2423/4370

Email:

JoubertG@saps.gov.za

MahambaS@saps.gov.za

TL Matameila
UNIVERSITY OF SOUTH AFRICA

RE: PERMISSION TO CONDUCT RESEARCH IN SAPS: AN EXPLORATORY STUDY OF INVESTIGATIVE PROFILING TO DETECT ADVANCE FEE FRAUD: MASTER OF ART IN CRIMINAL JUSTICE: UNISA: RESEARCHER: TL MATAMELA

The above subject matter refers.

You are hereby granted approval for your research study on the above mentioned topic in terms of National Instruction 1 of 2006.

Further arrangements regarding the research study may be made with the following offices:

Provincial Commissioner: Gauteng:

- Contact Person: Lt Col Etsebeth
- Contact Details: (011) 274 7529

Divisional Commissioner: Detective Service:

- Contact Person: Capt McMaster
- Contact Details: (012) 393 1831

Kindly adhere to par 6 of our letter signed on the 2016/11/20 with the same above reference number.

LIEUTENANT GENERAL
DIVISIONAL COMMISSIONER: RESEARCH
DR BM ZULU

DATE: 2017/02/14

1

APPENDIX E: PERMISSION FOR INTERVIEW SABRIC

Request for assistant: Masters Research with UNISA(35114762)

Inbox

matamela takalani

Wed, 11 Nov, 12:56 (5 days ago)

to me

----- Original Message -----

Subject: Fwd: RE: Request for assistant: Masters Research with UNISA(35114762)

Date: 2017-11-10 09:40

From: "Takalani Matamela" <Takalani.Matamela@dha.gov.za>

To: <matamelatl@webmail.co.za>

.style1 {font-family: "Times New Roman";}

>>> Ntshiki Maluleka <NtshikiM@sabric.co.za> 2017/10/18 09:12 AM >>>

Good day Takalani Matamela,

As telephonically discussed meeting has been reschedule to Monday the 23RD OCTOBER 2017 @ 10:00 here at SABRIC.

We will await your sample questionnaire and or proposal to prepare for the meeting.

Regards

Ntshiki Maluleka

MOBILE: +27 (0)71 675 5774

e-mail: ntshikim@sabric.co.za

Skype: Ntshiki.Maluleka

WWW.FACEBOOK.COM/SABRICZA [1]

WWW.TWITTER.COM/SABRIC [2]

90 BEKKER STR CNR ALLANDALE RD | SABRIC HOUSE | HERTFORD OFFICE
PARK |
VORNA VALLEY | MIDRAND |

[3]

[4]

[5]

[6]

Ensure that the device you use for internet or mobile device banking has the latest version of antivirus and antispyware software installed from reputable vendors. Robust solutions should identify malware and prompt you to delete it.

FROM: Gregory Singh
SENT: Friday, 13 October 2017 8:41 AM
TO: Takalani Matamela <Takalani.Matamela@dha.gov.za>
CC: David Mabaso <DavidM@sabric.co.za>; Ntshiki Maluleka <NtshikiM@sabric.co.za>
SUBJECT: RE: Request for assistant: Masters Research with UNISA(
5114762)

Hi T. Matamela

Kindly make telephonic contact with me next week so that we can discuss your need.

Regards

Gregory Singh

Senior Manager: Operations

gregorys@sabric.co.za

[T] 011 847 3128 [F] 0862409816 [C] 079 519 8996

FROM: Matamela [mailto:Takalani.Matamela@dha.gov.za]
SENT: Monday, 09 October 2017 10:29 AM
TO: Gregory Singh <GregoryS@sabric.co.za>; Ntshiki Maluleka
<NtshikiM@sabric.co.za>
SUBJECT: Request for assistant: Masters Research with UNISA [35114762]

Good day,

I'm currently registered Masters student at Unisa and the topic am researching is on Investigative Profiling to detect of Advance Fee Fraud. After several discussion with supervisor, I was advise to request consult SABRIC AND BANKS instead of focusing solely on SAPS to get more information regarding profiling.

So I kindly request assistance with regard to this topic so that I can complete my dissertation. This can be referrals to the relevant section which deals with research matters or any other person thereof.

Your assistance will be greatly appreciated.

Regards

Matamela T

012 406 4465

072 679 7887 DISCLAIMER AND COMPANY INFORMATION

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APPENDIX F: CONSENT FORM



APPENDIX F

CONSENT FORM

TITLE: AN EVALUATION OF INVESTIGATIVE PROFILING TO DETECT ADVANCE FEE FRAUD.

Dear Mr/Mrs/Miss/Ms _____ Date/...../20.....

1. INTRODUCTION

1.1 My name is Takalani Lawrence Matamela, Student Number 35114702; I am an employee of Department of Home Affairs (DHA) stationed at Head Office: Hallmark Building, Pretoria. Currently pursuing the degree of Master in Forensic Investigations with the School Criminal Justice and Police Practice at the University of South Africa (UNISA). I would like to invite you to participate in the research project titled, "An exploratory study of investigative profiling to detect advance fee fraud".

1.2 Before agreeing to participate, it is important that you read and understand the following explanation of the purpose of the study, the study procedures, benefits, risks, discomforts, and precautions as well as the alternative procedures that are available to you, and your right to withdraw from the study at any time. This information leaflet is to help you to decide if you would like to participate. You are also informed of the existence of the University of South Africa Policy on Research Ethics and a copy may be made available to you on request so that you may make an informed decision regarding your participation.

1.3 Participation in this research is freely and voluntarily. If you have any questions, do not hesitate to ask me. You should not agree to take part unless you are satisfied about all the procedures involved, and if you decide to take part in this study, you will be asked to sign this document to confirm that you understand the purpose of the study and you will be given a copy to keep.

2. NATURE AND AIM OF THE STUDY

The aim of this research project is firstly, to understand the theoretical background of investigative profiling techniques, then to assess the extent of the AFF in the Pretoria policing area. The researcher will explore investigative profiling technique in detecting AFF in Pretoria policing area, while at the same time will also examine the effectiveness of the current SAPS strategies to detect AFF in Pretoria area. The study makes use of literature review and face to face semi-structured interviews to gather this information from experienced SAPS officials who are involved in the investigation of commercial and organised crime cases.

3. LENGTH OF THE STUDY AND NUMBER OF PARTICIPANTS:

The study will be conducted within the Republic of South Africa, in Pretoria: SAPS, with 10 participants. The participants will be above the age 18, as all participants will be employees of SAPS with several years of service in criminal investigation. The total amount of time required for your participation in this study will be a maximum of one (1) hour.

4. PROCEDURE FOR SELECTION OF PARTICIPANTS

4.1 A purposive sampling strategy will be followed to achieve the aims of this study. The researcher selected individuals for the study because they can purposefully inform an understanding of the research problem in the topic as they will be knowledgeable in terms of investigations methodologies.

- ✓ Sample A (police officer, CCU): +3 years management experience within the investigation environment.
- ✓ Sample B (Expert and Analyst) SABRIC and SAPS

4.2 Your participation in this study should be freely given, should be based on informed consent, and you are not in any manner coerced to participate in this study against your will.

6. RISKS AND DISCOMFORTS

There are no anticipated risks or discomforts emanating from the interviews with the participants. However, the research participants will only impart knowledge to the researcher about the subject matter under study.

7. BENEFITS

The following role players may benefit from this research:

- ✓ Value to Participants
Your participation in this study will contribute to investigative knowledge that may help the SAPS and other commercial investigative agencies to understand the manifestation and complexities of AFF, and effective counter measures in dealing with such manifestation.
- ✓ The SAPS
The findings and recommendations in this study have the potential to assist the SAPS in combating AFF and other fraud related cases.
- ✓ Value to law enforcement agencies
Law enforcement agencies within government and private sector will use the findings and recommendations in this study to benchmark in formulation of improved strategies to combat AFF and fraud in general.
- ✓ Value to the University of South Africa
The research will add to the wealth of knowledge of AFF studies and will serve as a basis for future research on related topics.

✓ Value to the scholarly and academic community

The research will add to wealth of knowledge on Fraud related matters in South Africa, the research report will be beneficial to scholars and the academic community in terms of knowledge and understanding of the manifestation of AFF.

8. RIGHTS AS A PARTICIPANT IN THIS STUDY

Your participation in this study is entirely voluntary and you can decline to participate. You may change your decision to participate in this study, withdraw from the study, or withdraw your informed consent given earlier at any stage of the research without giving any reason and without any penalty. I will provide you with any additional information that becomes available during the study, which may affect your willingness to continue on the study. Furthermore, I retain the right to withdraw you from the study if it is considered to be in your best interest.

9. COMPENSATION FOR STUDY AND REIMBURSEMENT FOR PARTICIPATION

No compensation will be afforded to the participants for participating in the study, since permission to conduct the interviews at the participant's place of work will be sought from the SAPS. It is therefore, not anticipated that the participants will incur any financial costs by participating in the study.

10. CONFLICT OF INTEREST

There is no sponsor and financial ties related to this study, and I do not have any financial or personal interests with the SAPS which is the location of this study that may influence my actions or be bias. The participant is also advised or urged to disclose any issue that may constitute conflict of interest and which lead to biasness on the whole process of this study.

11. INSURANCE

There are no foreseeable physical risks or discomforts associated with this study. No insurance will be provided by the researcher for participating in this study.

12. MEASURE IN CASE OF ADVERSE EVENT

There is no foreseeable adverse event related to this study. Should anything occur that may prevent the physical face to face semi structured interview with the participant, the researcher may consider postponing the interview to convenient time to the participant.

13. ETHICAL APPROVAL

This study has been submitted to the University of South Africa, College of Law Research Ethics Committee (the Committee) and written approval has been granted by the committee. The researcher will also report to the Committee any aspect that may have an impact on the study after the approval.

14. RESEARCH PROCESS

14.1 The study requires your participation in face to face semi structured interviews to discuss investigative profiling and detection of AFF. The interview will be facilitated by the researcher making use of an interview schedule.

14.2 The semi structured interviews offer you the opportunity to express your opinion on the subject of investigative profiling and AFF. Importantly, however is that there is no right or wrong answers and all opinions will be valued. You do not need to prepare anything in advance.

15. NOTIFICATION THAT THE INTERVIEW WILL BE RECORDED

Your attention is drawn to the fact that the interview will be recorded using a voice recorder to ensure that valuable information elicited during the interview is captured and the context of the information can be reviewed in detail. Following the interview, the recorded material will be transcribed. You may peruse the transcription of the recording of the interview in which you participated at any time.

16. CONFIDENTIALITY AND SECURITY OF DATA

16.1 Confidentiality

The opinions of the research participants are viewed as strictly confidential and only members of the research team will have access to the information. No data published in dissertations and journals will contain any information through which participant's may be identified, this will be achieved by giving participant unique number to avoid using real names of participants. Your anonymity is therefore guaranteed.

16.2.1 Security of data

The researcher will first identify the confidentiality and data security obligations, based on laws, regulations and SAPS standing orders relating to research as well as binding commitments such as data use agreements and participant consent agreements. The researcher will back up all data and storing backups in a location separate from the original, use the data only on his personal computer and protect his computer and electronic media related to the data "sign-on" passwords. Access to the data will only be limited to the researcher and the supervisor.

17. MANNER OF SHARING/DISSEMINATING FINDINGS

The research report will be submitted to the UNISA as a dissertation. The findings will also be shared with SAPS, law enforcement agencies and other private investigators in banking industry through workshops, journals publication and seminars.

INFORMED CONSENT

18. WITHDRAWAL CLAUSE

I understand that I may withdraw from the interview at any time. I therefore participate voluntarily until such time as I request otherwise.

19. INFORMATION

If I have any questions concerning the study, I may contact the supervisor, Prof T Budhrem, at the Department of Police Practice, Brooklyn House, UNISA, Tel: 012 433 9416.

CONSENT

I, the undersigned, (full name) have read the above information relating to the study and have also heard the verbal version, and declare that I understand it. I have been afforded the opportunity to discuss relevant aspects of the study with the researcher, and hereby declare that I voluntarily agree to participate in the study.

I indemnify the university (UNISA) and any employee or student of the university against any liability that I may incur during the course of the study.

I further undertake to make no claim against the university (UNISA) in respect of damages to my person or reputation that may be incurred as a result of the study or through the fault of other participants, unless resulting from negligence on the part of the university (UNISA), its employees or students.

I have received a signed copy of this consent form.

Signed at on WITNESS.....

APPENDIX G: QUESTIONNAIRE

SECTION A: INTERVIEW SCHEDULE

A1: THEORETICAL BACKGROUND ON INVESTIGATIVE PROFILING TECHNIQUE

1. What is your understanding about profiling?
2. How would you define forensic investigation?
3. How would you describe criminal investigation in relation to profiling?
4. What is the purpose of conducting profiling as a technique of investigation?
5. Does profiling form part of the investigation tool in solving commercial crime cases?
6. Discuss when you would use profiling as an aid to your investigation.
7. Describe different profiling techniques that may be employed in the investigation of Advance-fee Fraud.

A2: THE EXTENT OF ADVANCE-FEE FRAUD IN THE PRETORIA POLICING AREA

8. How would you describe the Advance-fee Fraud scams?
9. How prevalent are the Advance-fee Fraud scams in the Pretoria Policing Area?
10. How often does the unit investigate cases of this nature?
11. What impact does this crime have on community and policing as a whole?
12. What are the contributory factors and the people perpetrating this offence (AFF)?

A3: EVALUATION OF THE USAGE OF INVESTIGATIVE PROFILING TECHNIQUE IN DETECTING ADVANCE-FEE FRAUD IN PRETORIA POLICING AREA

13. Name the relevant laws applicable to profiling.
14. What investigative methodologies do you employ when dealing with Advance-fee Fraud cases in the Pretoria Policing Area?
15. What are the dynamics of an Advance-fee Fraud investigation conventional investigative strategies are used?
16. Does Advance-fee Fraud need special investigative methodologies detecting the existence of the crime in the Pretoria Policing Area?¹⁷
17. Does investigative profiling form part of your investigation methodologies in cases of Advance-fee Fraud?

A4: EXAMINATION OF THE EFFECTIVENESS OF THE CURRENT SOUTH AFRICAN POLICE SERVICES STRATEGIES TO DETECT ADVANCE-FEE FRAUD IN THE PRETORIA POLICING AREA

- 18.** Are current SAPS strategies adequate for detecting AFF in PPA?
- 19.** Gathering of information is an essential element in completing an accurate profile of the offender and crime. Do you share this sentiment?
- 20.** Based on your experience, list all the aspects that you think could be included in an Advance-fee Fraud profile.
- 21.** Would profiling be useful for detecting Advance-fee Fraud and identifying areas of concern to address prevention strategies regarding this crime?
- 22.** What are the possible recommendations that can be made to address Advance-fee Fraud in the Pretoria Policing Area?

SECTION B: INTERVIEW SCHEDULE: ANALYST

1. How do you conduct your profiling (Analysis) in terms of Advance-fee Fraud (419-scams)?
2. What are the types of software or applications that you use to conduct profiling (analysis)?
3. On completion of profiling reports conducted by your institution, where do you submit them?

APPENDIX H: EDITOR'S CERTIFICATE

C Woudberg

Language Practitioner

cwoudberg@gmail.com | +27 74 338 7289

To whom this may concern:

I hereby confirm that I have completed the language and technical editing of research proposal titled **AN EVALUATION OF INVESTIGATIVE PROFILING TO DETECT ADVANCE-FEE FRAUD** by Takalani Lawrence Matamela. My involvement was restricted to language usage, spelling, completeness and consistency, referencing style and general technical formatting. I did no structural re-writing of the content and did not influence the academic content in any way.

Kind regards,

Christelle Woudberg

ND Language Practice

Member of the South African Translators 'Institute