A deductive reflection on the modus operandi used to commit bank-associated robbery in South Africa

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ABSTRACT

In comparison to more common crimes like robbery of cash-in-transit, the idea of bank-related robbery—also known as “associated robbery”—has received very little attention. Even though the crime of bank-associated robbery has seen a large rise in instances and related losses, there is still little to no scientific research on the topic. Therefore, the purpose of this study is to investigate and characterize the modus operandi (MO) employed in bank-related robberies, a crime phenomenon that appears to be specific to South Africa. Eleven participants who were subject matter experts (SMEs) on the topic participated in in-depth qualitative interviews to learn more about the phenomena. According to the report, bank-related robberies fall into two primary categories: robberies that occur before cash deposits and those that occur after cash withdrawals. The police do not categorize bank-related robberies in the same way that the banking industry does, which is the biggest obstacle to preventative efforts. In order to address the aforementioned issue, this study adds to the body of knowledge on the subject in order to inform prevention initiatives. The results also show that carrying a lot of cash increases the risk of becoming a victim of crime for bank customers. Therefore, it is advised that bank customers carry the least amount of cash possible on them to make themselves less appealing to robbers.

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INTRODUCTION

Bank-associated robbery refers to a modus operandi where perpetrators target individual bank clients and rob them of their cash. Bank-associated robbery, according to the South African Banking Risk Information Centre (SABRIC), is an operational concept devised by the South African banking industry as “a bank-related robbery of cash or attempt thereto, committed against a bank client or his/her delegate, at any stage while en route to or from a bank branch, automated teller machine (ATM) or cash [center] or inside the branch, to effect a deposit, or, withdrawal” (SABRIC, 2013). The term, therefore, serves as an umbrella concept for various substantive crimes within the abovementioned context. The victims fall under the following categories: individuals, small businesses (i.e. those that conduct their own banking), and stokvels2 (saving clubs). What makes these clients susceptible to associated robbery is carrying large amounts of cash to or from the bank.

The banking sector has divided bank robberies into two broad types or modes of operation: (1) robbery before to cash deposit (at a branch, ATM, or cash center), and (2) robbery subsequent to cash withdrawal (at a branch, ATM, or cash center). The South African Police Services (SAPS) does not, however, categorize the crime in the same way as the banking sector or under its own category.

1 A cash center refers to the “processing [center] for large volumes of cash, often in facilities that have special security and logistic characteristics” (Cash Essentials, 2021). A branch refers to the building where bank clients do their banking in person.

2 A stokvel can be defined as “a savings or investment society to which members regularly contribute an agreed amount and from which they receive lumpsum payment.” Retrieved from https://en.oxforddictionaries.com/definition/stokvel. In this study, stokvel, saving club and investment society are used interchangeably.

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Instead, the SAPS categorizes connected robberies based on the setting or location of the crime (Kempen, 2014; Thobane and Prinsloo, 2018). According to Thobane and Prinsloo (2018), the SAPS will describe an event as a house robbery if a victim is followed from a bank to their home, for instance, without necessarily connecting it to the bank as the heist’s initial place of origin. A street robbery is one where the victim is attacked while walking down the street. The SAPS will classify the event as a business robbery if the victim is followed from the bank to their place of business. Because proper classification is essential to any crime reduction efforts, lumping bank-associated robbery in with other types of robbery or misclassifying it is detrimental to prevention.

A bank-related robbery’s initial effect is the apparent loss of money. The lowest cash loss documented in Thobane’s (2017) research was USD 5 757, while the greatest was USD 67 165 000. In situations involving the use of force or violence, victims also run the risk of suffering life-threatening injuries or passing away, which could result in monetary losses (Gabor, Baril, Cusson, Elie, Leblanc, and Normandieu, 1987; Maree, 2015). According to the 11-year record, there were 63 fatalities and 180 injuries related to bank-related robberies in South Africa between 2010 and 2021 (SABRIC, 2021). Car guards, bank customers (the main victims), civilians, bank custodians, offenders, and personnel of the SAPS are just a few of those that perished (SABRIC, 2021). According to Maree (2015), secondary victims (i.e., bank customers) are more susceptible to rape, house robbery (for those who are followed home from the bank and robbed there), theft, and movement restrictions. Because of this, bank-associated robberies are considered crime generators, which means that a bank client was followed and victimized in terms of crimes like home or business robberies, murder, carjacking, rape, or fraud after beginning a causal chain of events from a commercial bank (Maree, 2015). Therefore, preventing bank robberies effectively may, to a certain extent, also help to prevent other crimes.

Despite not being the main victims, banks also become victims because their customers are robbed. The bank is in charge of making sure that customers are safe while utilizing financial services. As a result, bank-related robberies have an effect on the bank, particularly in regards to the strengthening of security at and around its branches and ATMs, which has a negative financial impact. Additionally, a bank faces the risk of reputational harm, a poor influence on its image, and a consequent loss of business when its customers become the victims of crimes like related robbery (Thobane, 2017). According to Yazid, Mklehmer, Ibrahim, and Mahmud (2020), it is crucial for businesses to create and enhance a favorable corporate image in order to sustain a competitive advantage and market placement. It is emphasized by Christianto and Santoso (2022, p. 10) that “a good image of a bank will certainly provide positive value to customers who save their money, so that these customers will not choose to save in other banks.”

It’s important to mention that SABRIC, which represents the banking sector, is the leading authority on the topic in addition to the author of this post, who has been the only researcher to undertake a scientific study on it since 2017. This explains why SABRIC and the subject matter experts (SMEs) who took part in the research, as well as the material they gave, are overly relied upon throughout the paper. Because of this, the author has adopted an unconventional writing style in which she elaborates on research methodologies before moving directly to the findings and discussion part without first having a distinct portion of the literature evaluated. As a result, the findings and debates section include the literature on robbery in general as well as the scant scientific data on bank-related robberies.

**Research Methods**

**Research Approach**

The qualitative research approach was used to conduct the study. This approach was utilized because it allowed an original and holistic understanding of the phenomenon being studied. The qualitative method further allowed the researcher to do an in-depth exploration of a relatively unknown but nascent phenomenon.

**Sampling Method**

Purposive sampling was used to select the SMEs who were deliberately chosen to participate in the study based on the researcher’s judgment as having the best knowledge of the research topic. Through purposive sampling participants are selected to illuminate understanding of the research problem being studied (Strydom, 2021). As such, only participants who are experts on the topic and were able to provide the richest data were selected as the study sample. The research participants were part of a task team developed by the SAPS and the banking industry to deal solely with incidents of associated robbery. The task team was headed by the SAPS and consisted of experts such as police officials from various stations, investigators from different banks, risk consultants from security companies that provide services to the banks, a member of the National Prosecuting Authority (NPA) and representatives from SABRIC.

As depicted in Table 1 SMEs who participated in this study included officials from the SAPS, an information specialist from a bank, operational managers from SABRIC, and a prosecutor from the NPA.
The Nature of Bank-Associated Robbery

The perpetration of bank-associated robbery is a complex and forceful practice involving several role players and resources. Harding, Duechar, Densley and McLean (2019) explain that a robbery is a group offence but the nature of the offence varies depending on the group. A bank-associated robbery gang usually comprises two to six members performing very specific roles (Thobane and Prinsloo, 2018). These roles include a “spotter”, a gunman, and a driver (Thobane, 2017). “Spotters” are selected to identify potential victims who are making deposits or withdrawals of cash at a bank or ATM, after which the information is passed on to other members (gunmen) in the group who are in the immediate vicinity of the bank (Kempen, 2012; Thobane, 2017). If victims are not robbed making deposits or withdrawals of cash at a bank or ATM, after which the information is passed on to other members (gunmen) in the group who are in the immediate vicinity of the bank (Kempen, 2012; Thobane, 2017). If victims are not robbed making deposits or withdrawals of cash at a bank or ATM, after which the information is passed on to other members (gunmen) in the group who are in the immediate vicinity of the bank (Kempen, 2012; Thobane, 2017). After identifying the potential victim, the spotter passes the information to the gunman and then goes their separate way until meeting up with the group at an agreed place after the crime has been committed. The gunmen execute the robbery. Someone with good driving skills drives the vehicle in which the robbers escape. The driver ensures that the gang gets away from the crime scene as safely as possible. Operational evidence by the SMEs interviewed for this research confirms that these robbers are usually armed and will resort to violence if confronted or if the victim resists (Thobane, 2017).

Table 1: SME participants

<table>
<thead>
<tr>
<th>Participant</th>
<th>Organization</th>
<th>Designation</th>
</tr>
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<tbody>
<tr>
<td>SME 1</td>
<td>SAPS</td>
<td>Detective Sergeant</td>
</tr>
<tr>
<td>SME 2</td>
<td>Bank</td>
<td>Information Specialist</td>
</tr>
<tr>
<td>SME 3</td>
<td>SAPS</td>
<td>Warrant Investigation Officer</td>
</tr>
<tr>
<td>SME 4</td>
<td>SAPS</td>
<td>Captain</td>
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<tr>
<td>SME 5</td>
<td>SAPS</td>
<td>Sergeant</td>
</tr>
<tr>
<td>SME 6</td>
<td>SAPS</td>
<td>Sergeant</td>
</tr>
<tr>
<td>SME 7</td>
<td>SABRIC</td>
<td>General Manager</td>
</tr>
<tr>
<td>SME 8</td>
<td>SAPS</td>
<td>Captain</td>
</tr>
<tr>
<td>SME 9</td>
<td>SABRIC</td>
<td>Senior Manager</td>
</tr>
<tr>
<td>SME 10</td>
<td>SAPS</td>
<td>Investigator</td>
</tr>
<tr>
<td>SME 11</td>
<td>NPA</td>
<td>Prosecutor</td>
</tr>
<tr>
<td>Total 11</td>
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</tbody>
</table>

For privacy purposes, the specific bank names or SMEs’ actual departments are not explicitly mentioned in the table above.

Data Collection

After receiving ethical clearance from the University of South Africa (UNISA) College of Law Research Ethics Committee (CRIC), the SMEs were contacted to participate in one-on-one semi-structured interviews. The researcher prepared an interview guide ahead of the interviews which consisted of various questions aiming at understanding the MO used by robbers to commit bank-associated robbery. As opposed to structured interviewing the interview guide was only used to direct the interview sessions and not to dictate a rigid structure. As a result, as experts on the phenomenon being studied, the participants had an equal responsibility as the researcher to control the direction the interviews and they were also free to introduce important topics which may have been left out in the interview guide. The interviews were conducted between April and September 2016.

Data Analysis and Presentation

Data were analysed using thematic analysis. The interview transcripts were transcribed by the researcher, after which a coding process was conducted via Atlas.ti, a qualitative computer-assisted programme. The data were first combined into small categories from which codes were sought, and then the initial codes were decreased to a smaller number of codes which were incorporated into themes discussed under the findings and discussion section. Reflections under the findings and discussion section are presented deductively where explanations of central concepts such as MO are done by using general literature first before engaging in a discussion of the nuances of associated robbery.

Findings and Discussion

The Nature of Bank-Associated Robbery

The industry cash deposits at a branch to prevent people who are robbed before incidents took place after a client had withdrawn cash from a branch (Kempen, 2014; Louw, 2014; Thobane, 2017). But during the 2020/2021 period, the industry experienced a shift in MO where more clients were being robbed before cash deposits at a branch instead of after cash withdrawal at a branch. This is attributed by SABRIC (2022) to the fact that, due to the Covid-19 regulations, fewer clients were allowed inside bank branches. Therefore, clients queued outside the branch for longer than the norm. As a result,
the perpetrators who used to have “spotters” inside the bank targeting clients who withdraw cash, had to move their operations outside the bank. Perpetrators, therefore, started targeting clients waiting in queues to deposit cash at the branch (SABRIC, 2022). Some clients were targeted while standing in the queue to enter the branch or when they got out of their vehicle(s), walking towards the branch. These clients were spotted as they parked close to the branch or while standing in the queue and had a bag that looked like it contained cash (SABRIC, 2022). However, during the 2022 financial year (when most of the Covid-19 regulations were lifted), robbery of clients after they had withdrawn cash from the branch increased again and surpassed robbery before depositing at a branch, with 188 and 141 incidents being reported, respectively (SABRIC, 2023). As explained by Chase (2011) and Labuschagne (2015), the MO may, in certain instances, remain the same, but it often changes depending on the situation and as the perpetrators develop skills in the commission of the crime (Chase, 2011; Labuschagne, 2015). Therefore, the MO of bank-associated robbery can be said to be a dynamic concept, susceptible to change and adaptation, based on learning and experience.

**Modus Operandi**

MO is the basis of the operational dynamics of bank-associated robbery. The term “modus operandi” refers to a behavioural pattern of actions followed by an offender to commit a crime successfully (Bon, 2015; Labuschagne, 2017). MO is, therefore, the result of a relative predisposition modelled on the psychophysical characteristics of an offender, which are influenced by previous experiences, sensations, preceding rate of success, and accompanying subjective evaluation that is related to a favourable evaluation of opportunities (Prinsloo, 1996). “The MO can be very simplistic or extremely complex, with various levels of sophistication that reflect the experience, motivation, and intelligence of the offender” (Labuschagne, 2015, p. 278). Even though the MO used to commit armed robbery, for example, may be similar, there are variations in terms of the type of robbery being committed, the robbers committing the offence and the geographical location where the robbery is taking place (Otu, 2017). Maree (2008) adds that robbers change their MO based on who their target is. For instance, the MO used to rob a bank would differ from a bank-associated robbery where the client is a target. The MO may in certain instances remain the same, but it often changes with time as the perpetrator develops skills in committing the crime (Chase, 2011; Labuschagne, 2015).

**Factors influencing modus operandi**

Labuschagne (2015) identifies certain factors which influence MO, as follows:

*Criminal background of the offender*

Like most lessons in life, offenders learn through practise and “trial and error” (Labuschagne, 2015). They also learn from being incarcerated, from the media or from more seasoned offenders. The more active offenders are, the more they can learn new and more efficient methods of executing criminal activities and escaping arrest.

*Media and literature*

According to Labuschagne (2015), the media plays an integral role in shaping and changing MO in the following ways: firstly, when the media reports on crime, offenders are also watching, reading, or listening. Thus, when offenders pick up that their MO has been publicised, they quickly modify it to ensure that they can still commit future crimes successfully. Otu (2017) adds that as the public and criminal justice agents master a certain MO, “innovative and new ones are invented and perfected by the perpetrators” (p. 540). Secondly, programmes and films dealing with crimes that are screened on television often reveal crime prevention strategies by the police. In this way, offenders know what to do or not to do to ensure that their criminal activities are undetected, and they can avoid arrest. Lastly, police investigation practices are published in books, magazines, and on the internet, and the information is easily accessible to anyone (Labuschagne, 2015).

*Ad hoc influences*

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

**Robbery**

Most crime scenes tell a story and, like most stories, crime scenes have characters, a plot, a beginning, a middle, and hopefully, a conclusion. However, in contrast to authors who lead their readers to a predetermined ending, the final disposition of a crime scene depends on the investigators assigned to the case. The investigators’ abilities to analyse the crime scene and to determine the “who”, “what”, “how”, and “why” govern how the story of the crime scene unfolds. The sub-sections that follow focus on the modus operandi of bank-associated robbery in terms of planning (“how”), target selection (“who” and “why”) and the offence dynamics (“what” and “how”).
Planning

It emerged from this study that bank-associated robbers share characteristics associated with both professional and opportunistic robbers. Bank-associated robbers are professional in that they are motivated to commit robbery because the crime is direct, quick, and yields profits (Gabor et al., 1987). As previously discussed, bank-associated robbers operate in groups with specific roles (i.e., “spotter”, driver, gunman) assigned to each individual. While bank-associated robbers plan their crimes, they do not plan as meticulously as cash-in-transit (CIT) robbers, for example. Bank-associated robbers meet in the morning at different sites, such as taverns, airports, or hospital parkades, where vehicles used for the robbery are parked, to discuss get-away routes, distribute resources such as weapons and cellphones, and to assign roles to each of the members in the gang as indicated supra (SME1 2016; SME2 2016; SME3 2016; SME4 2016; SME5 2016; SME8 2016). It was revealed by the SMEs that, due to trust issues, offenders plan the robbery in the morning to avoid information on their plans being leaked by other members of the gang. This is why, in some instances, personal cell phones are collected during the planning session, and phones meant to be used for the robbery are distributed. Moreover, the fact that associated robbers rely on “spotters” to identify a victim, or wait for an opportunity to present itself is a characteristic of opportunistic robbers. Bennett and Wright (1984) explain that opportunistic robbers are always in a state of “alert opportunism” which means that one is willing to offend if an opportunity presents itself. Jacobs (2000), and Jacobs and Wright (1999) suggest that personal robberies are often impulsive and serendipitous, and offenders will take any opportunity to offend if they see it. For example, watching an unaccompanied bank client withdraw large amounts of cash from an ATM.

Target Selection

The primary factors that robbers evaluate when selecting a suitable target are the vulnerability, accessibility, and profitability associated with a potential victim (Conklin, 2013). Jacobs (2010) posits that target selection strategies differ in sophistication, assessment, focus and amount of planning involved. Robbers attempt to minimise risks by choosing targets that are unlikely to be under observation by either the police or people in their surroundings. Additionally, robbers are utilitarian and select victims from whom they are likely to obtain a large amount of money with little effort and risk (Conklin, 2013; Otu 2017). In agreement with these authors, Harding et al. (2019) explain that risk aversion, risk assessment and risk management are strategies commonly used by robbers as they actively strategize to maximise profit while minimising the risk of being violently attacked or apprehended.

Maree (2015) explains that, where bank-associated robbery is concerned, there are different categories of victims, namely, individuals, small businesses, and stokvels (saving clubs). Small businesses and stokvels are easy targets because they do their banking is done by unaccompanied individuals who usually follow a routine, such as doing banking at the same time, on the same day of the week, on the last day of the month, or at the same branch (Maree, 2015). This routine activity makes observation and information gathering easy for criminals (Maree, 2015). SME2 (2016) and SME8 (2016) explain that if the “spotter” observes a client going into the bulk teller area, where commercial customers deposit or withdraw large amounts of money, their chance of being victimised is high. Bulk tellers assist commercial customers who are at the bank to either deposit or withdraw large sums of money, which cannot be processed by ordinary bank tellers. Based on the information provided by the SMEs, even though some victims are identified beforehand (i.e., business owners who are targeted due to their routine), “targets” (victims) are mostly randomly selected (i.e. those utilizing bulk tellers to withdraw money) (SME8, 2016). To ascertain that the selected victim is carrying a large amount of money, some robbers station themselves directly opposite the cash counting machines placed on top of tellers’ desks to observe money being counted by the machine and handed over to the client in full view of everyone (Wright and Decker, 1997). If spotters cannot identify anyone withdrawing large amounts of money inside the bank, they shift their focus to clients withdrawing cash from the ATM. This also indicates an element of opportunity as the primary targets are often clients going inside the banking hall to either deposit or withdraw large sums of cash, and not those performing these functions at the ATM because robbing a client at the ATM yields smaller profits. This is attributed to the fact that ATMs have a daily limit of the amount of cash one is allowed to withdraw.

Offenders are primarily motivated to commit bank-associated robbery because bank clients are easy targets (SME1, 2016; SME2, 2016; SME3, 2016; SME4, 2016; SME5, 2016; SME8, 2016). This is because clients are never armed as banks do not permit weapons in the banking halls. Also, the SMEs agree that offenders commit this type of crime because they can acquire a lot of money in a short period with the minimum personal security risk (SME1, 2016; SME2, 2016; SME3, 2016; SME4, 2016; SME5, 2016; SME8, 2016).

Offence Dynamics

When the “spotter(s)” identify a client of the bank withdrawing a large sum of cash, they follow the client out of the bank and inform the rest of the gang members waiting in a vehicle close by. The “spotters” will describe the client to the gang members and explain where on their body the client put the money after withdrawing it. Finally, the gang members who are waiting outside the bank, also known as the “robbers” or “gunmen”, will follow the client, confront them, use force if the client resists, and then take the cash before fleeing the scene in one or more get-away vehicles.

Sub-types of bank associated robbery

The two main categories of bank-associated robbery (robbery before deposit or robbery after withdrawal from a branch, ATM, or cash center) are further broken down into varying sub-types by the banking industry. The sub-types of bank-associated robbery were also confirmed in this research.
Robbery inside the bank: Bogus bank employee

A perpetrator pretending to be a bank staff member unlawfully loiters in the bank and intentionally approaches a client asking if they would like to be assisted with a cash deposit. Once the client hands the money over to the perpetrator, they are then accompanied to a vacant office in the bank and asked, by the perpetrator, to wait there, after which the bogus bank employee will walk out of the bank with the client’s money. Important to note is that due to increased security inside the bank, robberies inside the branch do not occur often.

Other modus operandus: Competition scam

A competition scam occurs when a client is approached by a perpetrator claiming that they (the client) have won a prize. The unsuspecting victim is then asked to draw from a deck of cards. The victim is informed that should a specific card be drawn, their winnings will be doubled. As predicted, the victim draws the specific card and is congratulated as a winner. An ally of the perpetrator then appears and reassures the victim that they had the same experience the day before and they were able to redeem the winnings. After being assured, the victim is encouraged to make a bank withdrawal from their account to increase the cash in their possession to increase the winnings. The victim is then robbed of the withdrawn money.

Other modus operandus: Money bomb

The perpetrator drops a roll of papers that includes legitimate banknotes to lure the identified victim, in most cases, a bank client who has just withdrawn a large sum of cash. When the client attempts to pick up the money, a co-perpetrator appears and tries to pick up the money at the same time. The perpetrator then suggests to the client that they go elsewhere private to share the money. Upon arrival at the location where the sharing is to take place, the victim is robbed of the money they had withdrawn from the bank. During a money bomb incident, the victim may also be tied up, drugged, and left in a remote place where he/she was robbed (SME1, 2016). In addition to being tied up and drugged, victims may be forced to give up their bank cards and disclose their bank personal identity numbers (PINs), which the perpetrators will use to make additional withdrawals from their accounts. Also, the victim’s identity (ID) book or card may be taken, which perpetrators often use to commit identity fraud.

Another method identified of robbing in this way occurs when an ally of the perpetrator, pretending to be a police officer, confronts both the client and the accomplice, demanding that they hand the cash over to them as they are investigating circumstances surrounding the lost money. In this manner, the cash that the client had withdrawn from the bank will also be “confiscated.” Money bomb targets are usually black Africans, a previously designated group in South Africa which is still living under financial distress because of the apartheid regime, which focused on the development of white people. Additionally, the crime is mainly committed in the central business district (CBD) (SME2, 2016) because it is generally congested, and people do not easily notice if a person is being victimised.

Other modus operandus: Muti

Osei (2003) defines muti as a term used to describe traditional African medicine or magical charms produced through traditional ways that is prescribed and dispatched by a traditional doctor to heal and rid a patient of ailments. SME1 (2016) explains that robbers, who use the muti scam, mainly target older black Africans who subscribe to the cultural beliefs attached to using muti and may be easy to convince. After withdrawing cash, a client is approached by a perpetrator who smears a part of the client’s body (usually the arm) or clothes with an unknown substance. SMEs confirmed that the base of the concoction used to smear the victims is Vaseline, Vicks, or shoe polish mixed with unknown substances (SME2, 2016). A co-perpetrator then warns the victim that a foreign substance has been smeared on them and that the substance is smeared to steal the victim’s money. The co-perpetrator usually informs the victim that they can prevent their money from “disappearing.” The co-perpetrator then asks the victim to follow them and put the withdrawn cash in an envelope to allow the performing of a ritual, which will prevent the money from disappearing. When the co-perpetrator hands the envelope back to the victim, the victim is instructed to only open the envelope once their destination is reached. Upon arrival at the destination, the victim opens the envelope and discovers that the perpetrator took the original envelope with legitimate bank notes and swopped it with another that contains only paper. SME2 (2016) mentioned that more women than men are involved as the first perpetrator in the muti scam (and the money bomb) compared to the other sub-types of bank-associated robbery. The reason is that the muti scam requires the victim to become comfortable enough to have a conversation or follow the perpetrator. As such, women are mostly used as bait since it is socially believed that women are more trustworthy than men.

Other modus operandus: Spiked drink

“Spiked drinks” are used when, after withdrawing cash, a victim is approached by a perpetrator who lures them away by convincing them that they (the perpetrator) is selling “cheap meat” (SME1, 2016; SME4, 2016; SME6, 2016). While the victim and the offender wait for the truck that delivers the meat, the victim is offered a soft drink in a sealed can. Although the soft drink container does not look like it was tampered with, offenders often pierce it at the bottom and inject a drug (identified as a sleeping tablet), after which the needle prick is closed with a silicone-like material to prevent the content from leaking out (SME1, 2016; SME4, 2016; SME6, 2016). During the preparation phase, the offenders dissolve four sleeping tablets in enough water to fill a syringe (SME6, 2016). After that, the can of the soda is injected with the mixture. The SMEs explained that offenders dissolve many capsules to ensure that the concoction is strong enough to knock the victim out immediately. Fanta Grape is usually the preferred drink because the drug...
used turns the same purple colour as the soft drink when it dissolves. In addition, due to its high sugar content, victims are believed to not taste the foreign substance added to the drink (SME1, 2016; SME4, 2016; SME6, 2016). After the victim has been drugged, the perpetrator(s) will remove the cash and flee from the scene. The victim will then wake up later at the scene or in the hospital. SME6 (2016) explains that, due to its potency, the concoction has, in some cases, killed the victims.

Reflecting on two arguments (violent vs. violent-economic), the author makes a deduction that bank-associated robbery may either be classified as a violent or an economic crime (specifically fraud). The above sub-types of bank-associated robbery show that offenders use two main MO to rob victims of their cash, namely: 1) use of force and violent attacks; or 2) using scams and tricks such as money bombing, muti and spiked drinks. However, although the latter sub-types may not consistently contain an element of explicit violence and may seem closer to, if not pure examples of fraud and/or deception, any resistance is met with retaliatory violence. As a result, the use of violence during scams such as money bombing, muti and spiked drinks is dependent on whether the victim co-operates with the offender or not. One can also argue that there is an implicit element of violence present in each of these instances and/or threat of serious injury or death – such as in the case of spiked drinks.

Conclusions

The results of the study, firstly, showed there are primarily two types of bank-associated robbery: robbery before deposit or robbery after withdrawal of cash. Regrettably, as shown in this article, the MO followed during the commission of bank-associated robbery is not yet fully understood by criminal justice custodians, particularly the police. This lack of understanding has thus led to the misclassification of the crime, which has, in effect, made it difficult to develop effective preventative strategies. Meanwhile, the primary victims (i.e., bank clients) continue to suffer financially and in other ways, and the risk of reputational damage for the banks continues.

Although the prevention of bank-associated robbery is a collaborative effort, the onus is still on bank clients to protect themselves by carrying as little cash as possible. This is attributed to the fact that carrying large amounts of cash on one’s person creates an opportunity for robbery or makes one an attractive target for bank-associated robbers. Clients think they are safe because they are inside the bank, a high-security area that usually has surveillance cameras, but when they move from the bank after cash withdrawals, they become soft targets for robbers.

Implications of Research

The strategies that bank robbers employ to conduct crimes have been described in this article. Investigating crimes effectively depends on having a clear understanding of a MO, especially for criminal justice personnel. Due to the lack of precisely related research, which makes the SMEs’ reflections noteworthy, this paper presents a distinctive contribution.

Because there is no proof that any formal and scientific research, especially in South Africa, has been done on this topic, the banking industry may profit from the study’s findings even if banks are not direct victims of the crime of bank-associated robbery. When a specific bank’s customers are mistreated frequently, the reputation of that banking organization is at stake, and the bank may lose customers as a result. Therefore, it is certain that paying money to increase security will result in consequential losses.

In order to facilitate investigations and the prevention of bank-related robberies, it is critical for banks and the police to work together and develop measures. Additionally, banks are recommended to assess the effectiveness of their current security measures, particularly in and around the neighborhood of banking halls and ATMs, in order to protect their customers from criminals.

Study Limitations

The absence of earlier scientific research on the subject, either in South Africa or worldwide, is this study’s most important shortcoming. As a result, it was exceedingly challenging to cite earlier research publications to introduce the phenomenon. In order to explain the occurrence, a lot of weight was placed on the information gathered through the qualitative interviews with the 11 SMEs. since of the constraint, this research is innovative since it significantly advances scientific and literary understanding of a current but understudied subject. Nonetheless, in order to advance scientific understanding of the subject, the author suggests that more study on bank-related robberies be done.

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References


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