

The Robbery of Financial Institutions in Witbank Policing Area, South Africa

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ABSTRACT

The motives for violent crime are wide ranging. Results show that violence in commercial robbery was often used to achieve the material goals of the offense (to steal money or goods) by ensuring compliance and by overcoming resistance. Also found was that violence in assault was used purposively to achieve the immediate goal of harming the victim. In both cases, violence was used in ways that could be directly attributed to the successful commission of the offense. In other cases, violence performed additional functions, such as enhancing the status of the offender, generating a reputation for toughness on the street, providing a response to challenges to masculinity, giving an outlet for aggression and the desire to fight, and as a means of administering retaliation and revenge through informal justice; violence of this kind is used as an expression of a value system that condones violent behavior. Methodologically, the research is qualitative, involving semi-structured face-to-face oral interviews (open-ended) with 30 armed robbers in prison custody in Witbank, South Africa. Armed robbery is a type of robbery aided by weapon(s) to threaten, force and deprive a person or persons of the right to private, public or corporate belongings. The analytical framework employed is interpretive phenomenology, to capture the holistic worldview of the offender sample. Secondary data comes from both the electronic media. Findings are presented under four systematic themes: "challenges of policing bank robberies and the extent of the harm, speculative motives, planning and duration of planning process, and tools of trade". In the following, these themes are explained making use of participants' statements.

1. Introduction

One of the first official references to robbery in-transit can be found in the Lex Cornelia de Sicariis of the dictator Sulla in 83BC where the crime is defined as follows: “*Latrocinium Latrones* armed persons, who robbed persons on public roads or elsewhere.” Murder was not an essential part of the crime, though it was frequently an accompaniment. By the same Lex Cornelia the crime of robbery was punished by death (Smith, 1878 as cited in Coetzer, 2007, p. 8). This law continued to be in force into the imperial period. When questioned, many law enforcement officers will tell you that the most famous modern robbery occurred in 1997, at the Bank of America in North Hollywood. Cash-in-transit (CIT) robberies definitely have a very serious impact on the country, as well as businesses and individuals caused by CIT robberies. Loss is incurred in terms of actual cash stolen, as well as in extra expenses incurred to upgrade security to prevent future attempts, and also with the loss of life. Thobane (2019a) posits that the CIT industry has, over the years, fallen victim to violent attacks because it handles a commodity most human beings strive to earn in order to make a living. CIT robbery is defined as the unlawful and violent interception of cash, while under the protection of a security company, from an armoured vehicle en-route to deliver or collect cash from a bank/ATM (automated teller machine or cash machine). While law enforcement has made efforts to compile ideas and strategies for prevention of these robberies, much responsibility needs to be taken to ensure these measures are implemented. It needs to be a joint mutual effort between law enforcement, security companies and targeted potential victims to work together to prevent further robberies. Geldenhuys (2022, p. 10) posits that when the crime statistics for the first quarter of the 2021/2022 financial year were released on 20 August 2021, 27 CIT

robberies were reported between April and June 2021, compared to the previous reporting period. The crime statistics for the fourth quarter of the 2021/2022 financial year, namely January to March 2022, showed that CIT robberies had increased again from 42 during the same period the previous year to 53 (or a 26.2% increase). The majority of these robberies occurred in Gauteng (SAPS, 2022 as cited in Geldenhuys, 2022, p. 10).

Birzer & Roberson (2018, p. 209) posits that robbery is the taking of property of another, from his or her person or immediate presence, using force or intimidation. Actual physical force need not be used to sustain a charge of robbery; when circumstances are such that fear would ordinarily be induced in the mind of a reasonable human being, the fear is sufficient to sustain the charge. Property need not be taken from the victim's person; it is sufficient if it is taken in the person's presence. Furthermore, robbery does not depend on the kind or value of the property taken, so long as the property could be the subject of theft. Many states have two categories of robbery that are generally dependent on the presence of a dangerous weapon Birzer & Roberson (2018, p. 209). Burger (2013:70) posits that the decreased level of violent crimes, such as bank and CIT robberies, may be attributed to displacement from crimes that present high personal risk to crimes that present lower personal risk – such as associated robberies. Base on the assumption made by Burger (2013, p. 70) and the upsurge in the number of incidents and losses as a results of associated robberies, the researcher was then motivated to embark on a criminological study to investigate bank robberies. In the current globalised world, it is important that organisations prepare and organise for potential crisis. Mitroff (2000 as cited in Andersson, Gustavsson & Waldén, 2008, p. 1) emphasised this by arguing that the question is not how,

when and why the crisis occurs but rather in what form and how prepared the organisation is. The discussion of the importance of effective crisis management and increased attention to the subject must be viewed in the light of the increased occurrence in crises during the last twenty year. Mitroff (2000) even argued, that it has become an integral feature of the information/system age of today and the crisis can no longer be seen as rare or random, but rather occurring in increasing frequency. Today, no industry, no institution, no segment of society is out of danger, everyone is at risk of being subject of a crisis. A crisis previously only struck against one industry, but due to the interdependence that today's society a crisis now overlaps many different industries (Mitroff, 2004). The importance of crisis management first gained recognition when the well known Tylenol crisis occurred in 1982. The history tells how the pharmaceutical giant Johnson & Johnson was faced with a crisis when their main product, Tylenol, when consumed by its customers caused death. Since the Tylenol-crisis a number of diverse crises have come to public attention (Mitroff, 2000).

The first author recruited 30 male convicts of bank robberies and CIT robberies in in the Witbank Correctional Centre in this qualitative research, which was based on contractive content analysis. All participants stated their satisfaction with participating in the study and were selected objectively to gain data saturation. Participants underwent deep individual interviews. Semi-structured and general questions were designed as interview guide to be answered openly and descriptively; sample answers guided the answering process. All interviews were tape-recorded and transcripts were made later. Data was analysed and conscious satisfaction, obscurity, information security, withdrawal from study on will, and moral commitments were considered. Personal information like

age, educational background, occupation before being conviction, marital status, and family condition in addition to questions about reasons to commit bank and CIT robberies were asked. Individual interviews took 20 to 30 minutes and continued until data saturation. Following questions were used as guide to interviews:

- 1) When did you commit your first CIT?
- 2) What is your opinion on reasons to commit CIT?
- 3) Describe your first commitment to bank robbery and or CIT.

In addition, there were exploring questions based on types of answers to recognize deep surface of participants' experiences including why, how, and explain more. Content analysis with contract methods passing seven steps was used to analyze the data. Steps included:

- 1) Formulating research question to gain answers
 - 2) Choosing the samples and sampling
 - 3) General plan of coding process and training analysts
 - 4) Fulfilling coding process
 - 5) Defining levels
 - 6) Determining validity
 - 7) Analysing the results from coding process
- In this method, researchers avoided using predetermined layers and let the layers and their names come out of the data.

According to the relationships among sub-layers, some of them were combined and organised in newer layers and their relationship was hierarchically designed as a schematic tree to help development and reorganisation (Mayring, 2015). To support and improve data validity and extracted codes, review prescriptions of other studies and expert suggestions were used (Cypress, 2015). Analysis continued after each new interview. Primary codes were fractured line by line and encoded. Primary codes were compared with each other continuously and categorised in different layers according to their similarities and differences; each layer was declared by its content. Moreover, any new data or code

was compared, categorised, and repeated with other data. To increase the reliability of data, prolonged engagement in accordance with research subject and external check were used. The aim of this research was to explore, describe and explain the phenomenon of bank robberies as well as CIT robberies as executed by the perpetrators.

2. Literature Review

History of robbery to modern era

Robbery initially had its origin as a form of begging in ancient Rome. In the city beggars would haunt the bridges and gates, specifically places where the narrowness of the road would sometimes stop, but always slow down traffic. For the same reason they harassed travellers on the steep ascents of public roads in the Campagna where they were sure that even the fastest horses would be obliged to lower their speed. The beggars would then follow riders and drivers up the hill, harassing them until the victim parted with some coins (Van Zyl as cited in Coetzer, 2007, p. 6). Coetzer (2007, p. 6) posits that the common law crime of robbery has been in existence from very early times. At its most basic it can simply be described as “theft with violence”. However, robbery is encountered in every legal system over the civilized world and it has taken many different forms over the years. It has evolved systematically from a type of aggravated begging to the current sophisticated method of attacking CIT vehicles with military precision and with the aid of sophisticated arms of war. It is this modern version of the crime that forms the focus of this study.

CIT robberies have become a regular occurrence in South Africa. Incidents have been recorded as early as 1971, an example of which is “The Great Trust Bank Robbery”. Much planning and precision goes into the orchestration of a heist, and the offenders often

take their time doing sufficient investigative research of the movements of CIT vehicles, as well as the behaviour of the guards. On most occasions, large sums of money are stolen, and seldom recovered. Notorious and often colourful gangs and criminal groups have formed part of the South African landscape throughout recorded history. They may not have the profiles of those real or imagined rogues who featured in the “Wild West” of North America and who were often romanticised by the film industry, but they operated in South Africa under similar circumstances. The discovery of gold and diamonds created new opportunities to make a quick fortune. Renegades from many parts of the world linked up with local criminals to exploit the many possibilities which presented themselves. In the late nineteenth century Australian born Scotty Smith, a notorious highway man, frequently held up stage coaches with his band of criminals in the Northern Cape and Free State. He and his men engaged in one of the first transnational crimes in South Africa when they smuggled horses from the Northern Cape across the border to German cavalry regiments stationed in German South West Africa (Institute for Security Studies (ISS) 1998 as cited in Coetzer, 2007:30). Another group of criminals well known in the annals of South Africa’s crime history was the more violent Foster Gang. The gang committed suicide in a cave in Johannesburg in 1914 when confronted by police after many ruthless robberies. With gold and diamonds being transported to various destinations in and around Southern Africa, groups were formed which engaged primarily in robbing wagons, coaches, trains and other forms of transportation (Coetzer, 2007, p. 30).

Modus Operandi (MO) of cash-in-transit (CIT) robbers

There are believed to be two main forms of CIT attacks (Esterhuysen, 2014:3). The first one is the type that takes place on the road, usually freeways. A security van which is

travelling to transport cash either from or to premises is immobilised by means of ramming it or boxing it in, to then be able to remove the cash. The second type takes place when a CIT staff member is carrying or loading the cash onto a stationery security vehicle, or if the staff member is offloading the cash from the stationery vehicle to carry into the bank. This category of CIT robbery is called cross-pavement robbery. The perpetrators take much time in planning and preparing for these robberies. The accuracy of the plan often dictates the probability of the robbery being successful (Super, 2016, p. 41). Included in the planning process is choosing the target, choosing gang members, deciding on weapons and getaway vehicles, considering the use of disguises, evaluating security measures used by the target and how this can be bypassed, and the delegation of the various successful (Super, 2016, p. 41). According to Thobane (2014, p. 201), this planning process usually takes about one week to two months, depending on the difficulty of the job. The timing of robberies are carefully selected to limit possible witnesses and to reduce the possibility of interruptions (Thobane, 2017).

Analysis from various experts concur that unfortunately, these syndicates are very well organised, and the MO is to use explosives to run vehicles of the road. They use these explosives to gain access to the cash. “The stronger we make the vehicles, the more explosives they bring. I think we have seen it in the recent number of incidents in areas like Gauteng, Limpopo and the Eastern Cape, where there has been massive damage to people’s properties in terms of the amount of explosives these criminals use” (Citasa, 2023 as cited in Pijoo, 2023). The South African Police Service (SAPS) 2017/18 crime stats highlighted an alarming rise in CIT heists taking place across the country. According to the SAPS’ data, there was 57% rise in CIT crimes between April 2017 and March 2018, with 238

incidents reported, compared to 152 in the previous year. The highest number of cases occurred in Gauteng (80) and KwaZulu-Natal (30), most of which took place on the roads or in a business area. 23 security guards and 2 bystanders were killed during these incidents. Police minister Bheki Cele noted that during these crimes, security personnel's firearms were also typically stolen (BusinessTech, 2018). The media plays an integral role in the shaping and changing of MO in the following ways: - First, when the media reports on crime, offenders are also watching, reading or listening. Thus, when offenders pick up that their MO has been publicised, they quickly modify it to ensure that they are still able to commit future crimes successfully. - Second, programmes and films dealing with crime that are screened on television often reveal crime prevention strategies by the police. In this way, offenders know what to do or not to do in order to ensure that their criminal activities are undetected or they are able to avoid arrest. - Last, police investigation practices are published in books, magazines and on the Internet, and the information is easily accessible to anyone (Thobane, 2019b, p. 33).

According to Shaw (2013, p. 4), "It is likely that organised crime syndicates are behind a significant number of, armed robberies (especially bank robberies). While no accurate figures exist, it is likely that organised crime has grown considerably in South Africa since 1994. Organised crime tends to grow rapidly during periods of political transition, when levels of violence are high, leading to state resources being concentrated in certain areas only and gaps emerging in which organized criminal groups may operate. In South Africa, several electronic press reports painted a bleak picture regarding the situation. It is reported that CIT heists increased by 19% in the first two months of 2023, compared to the same period in 2022, statistics from the Cash-In-Transit Association of SA

(Citasa, 2023 cited in Pijooos, 2023) have revealed. Forty-three percent (43%) of CIT robberies occurred in Gauteng, followed by the Eastern Cape, with 21% (Citasa, 2023 cited in Pijooos, 2023). Trying to get an accurate picture of South Africa's crime statistics is a slippery exercise at the best of times. The annual figures issued by the SAPS is widely considered to be massaged to achieve best-case scenarios for the various crime categories, rather than a granular dissection of crime trends. Police stats are also not particularly useful for understanding the scope of CIT crimes, as many cases find their way into other categories — business robbery, armed robbery or even murder — depending on how the crime is defined and captured (*Burgess cited in Mail&Gurdian online, 2018*).

The only other source for CIT statistics comes from Sabric (the South African Banking Risk Information Centre), an organisation established by South Africa's big banks to monitor and analyse fraud and crime in the banking sector. A media report based on information from a leaked Sabric document, however, puts the industry figure at 409.3. (*Burgess cited in Mail&Gurdian online, 2018*). Due to the traumatic and violent nature of the crime, bank robbery is of grave concern to the banking industry and the public at large (Kempen, 2014 as cited in Thobane 2019b:10). Even so, little scientific research is available on this crime and this could be attributed to the fact that the concept of bank robbery is a relatively unknown and/or under-researched concept, in comparison to more conventional crimes such as bank robberies. As a result, this crime type is not yet fully understood in terms of the MO, the offender motivation, victim profile as well as the consequential impact thereof. In effect, the lack of information as well as the dynamic nature of bank robbery may also be making it difficult for the criminal justice system (CJS) and/or the banking industry to devise effective preventative methods.

Planning a CIT robbery

CIT heists are not opportunistic crimes, committed by amateur criminals with limited experience. This type of crime takes extensive planning and a lot of capable and suitable manpower who are not afraid to use violence and force to secure their end goal (Thobane, 2019a, 2019b, 2017, 2013). One example of the extensive planning of their attacks happened on 26 September 2021 just after 09:00, when a Fidelity CashSolutions (FCS) armoured cash vehicle was attacked in Silverton, Pretoria, whereafter the suspects escaped with an undisclosed amount of cash. According to sources, “you can see from how the attack was carried out and where the gun-men were positioned that they were operating on a well-laid plan, which included deliberately setting alight the BMW which was used to ram the cash van. By burning the BMW, they destroyed a lot of potential evidence which could identify them”. Following that attack, Wahl Bartmann, the CEO of the Fidelity Services Group said it was clear from the manner in which the attack was carried out that it had been planned to the finest detail. Authors in “They would have known the van was carrying a lot of cash and the route it was travelling. You could see from how the attack was carried out that they had teams who were following the backup vehicle, teams following the van, and teams who had blocked the route to the depot where the money was being delivered, as well as all the escape routes. These guys have weapons and explosives training. Photographs indicate that they had the expertise and know-how to place three separate explosive devices within seconds of each explosion. From where the bullets struck the van, you can see they knew exactly where and how to shoot. They were not playing around. These guys thought it was their payday, but fortunately

our team's training kicked in and they were able to react well and avert a total bloodbath" (Hosken, 2021 as cited in Geldenhuys, 2022, p. 13).

Firearms in the hands of CIT robbers

CIT robbers are prepared to kill anyone who comes in their way. They are well-equipped with bulletproof vests, signal jammers, sophisticated firearms such as AK-47 rifles and commercial explosives. When Milton Sandile Gasa was arrested for his role in the Rosettenville shoot-out in February 2022, the police found four assault rifles, five pistols, rifle and pistol magazines, more than 1000 rounds of ammunition, signal jammers, G4S and SAPS bulletproof vests and uniforms, in his room in Tembisa (Seleka, 2022 as cited in Geldenhuys, 2022:11). It is not difficult to get hold of a firearm in South Africa. CIT robbers obtain firearms in a variety of ways, including disarming law enforcement officials, buying firearms from corrupt law enforcement officials or military staff and borrowing or hiring the firearms (Geldenhuys, 2022). CITASA confirms that some criminals specialise in providing illegal firearms to criminal groups. "Some CIT robbers are also involved in house robberies where they rob legal owners from their firearms. During a CIT robbery, no matter what category (cross-pavement or armoured vehicle attack) the robbers also rob the CIT crew from their firearms. The target of CIT robbers is not only the cash but also the firearms. These firearms are hardly ever recovered by the police," CITASA revealed. According to the South African Banking Risk Information Centre (SABRIC), the AK-47 was the weapon of choice between 2003 and 2006. This then changed and until 2016/2017, R4 and R5 rifles became pre-dominantly used during such heists, with AK-47s being used less often. In 2019 and 2020, R4s and R5s were still popular, but there was an increase in the use of AK-47s (Geldenhuys, 2022).

Crisis and Crisis Management

A crisis is an unexpected event that causes damage to organisations and has a negative impact on an organisation's reputation (Faulkner, 2013) In the study conducted by Vašíčková (2019) the authors describe the planning for a crisis as “the action of eliminating risk and uncertainty to enable decision-makers to achieve more control on crises”. To deal with crises, authors in (Shrivastava, 1993) define crises as isolated events that can be examined via three things: (1) Causes, (2) consequences, and (3) caution and coping. First, the causes of crises can be described as failures that triggered the crisis immediately and the antecedent conditions which make the failures occur. Second, the consequences of the crises are the impacts caused by the crises, consequences include immediate and long-term impacts. Finally, caution and coping with crises; crises caution can be described as the actions taken to prevent or reduce the potential impact of the crisis; crises caution can be described as the measures considered to respond to a crisis that has already occurred. According to Vašíčková (2019) a crisis passes by four different phases: (1) prodromal crisis phase, (2) acute crisis phase, (3) chronic crisis phase, and (4) crisis resolution phase. The prodromal crisis phase is the first stage, where the initial symptoms of the crisis begin to appear. The acute crisis phase is the second phase, where the crisis starts causing damage; the crisis response in this phase is based on the extent of the preparedness of the organisation, and how to respond efficiently. The chronic crisis phase is the third phase, it is also called the “clean-up” phase of the crisis, where the organisation attempts to recover from the crisis, define its vulnerabilities and record the lessons learned from the successes and failures of its response. The crisis resolution phase is the final phase, where the organisation returns to normality and continues its full functionality. To conclude, effective crisis planning aims at early determining of the warning signals from the crisis.

Jin, Liu, & Austin (2014) states that every organisation has to give due importance to the concept of crisis management, training, planning, and communicating to survive and grow. Moreover, a fast, positive, and effective response to the crisis can not only control the situation but also lead to increased market share, improved employee relations, and better public image about the organisation (Jin, Liu, & Austin, 2014). When the bank organisation has identified the potential risks, it will lead them to implement crisis management. Due to this fact, crisis management has become a more integrated part of the organisation. Within the banking industry the risk of a crisis is always present and crisis management is of high importance. To fully understand crisis management one first has to grasp the concept of crisis and how this can affect an organisation. Jessop (2015) state that, “An organisational crisis is a low-probability, high-impact event that threatens the viability of the organisation and is characterised by the ambiguity of cause, effect, and means of resolution, as well as by a belief that decisions must be made swiftly”. A crisis can hurt or even destroy an organisation, as discussed in the problem, the meaning of crisis and the stability that bank organisations stand for is in total contradiction. Whether the crisis is large or small, organisations will eventually face one. Organisations always strive to develop themselves and plans for success are always on the agenda. Although, many organisations fail to recognise the importance of being well prepared for a crisis and this mistake can lead to an organisation’s failure. Therefore, if the overall strategic planning process does not include crisis management it “...is like sustaining life without guaranteeing life” (Mitroff, 2019). Crisis management can be defined as the importance of being well prepared to handle the adversity of crisis, minimise the impact in the most effective way and facilitating the management process during the chaos that a crisis produces (Bullock, Haddow, & Coppola, 2017). Types of crisis Parsons (2006) distinguishes between three different types of crisis; sustained, emerging, and immediate. The sustained crisis often last for weeks, months or even

years and are often prospering on pure speculation, gossip and rumor. An emerging crisis is slow, but even so, it is often hard to put all pieces together in order to predict the coming of the crisis. The last crisis that is discussed is the immediate crisis. The focus of this paper is on the immediate crisis which provides managers with little or no warning. It is hard or even impossible to predict this type of crisis, but the importance of being well prepared is essential for an immediate crisis scenario such as a robbery.

The seven typologies of crisis

In addition to the view of the three main types of crisis, Mitroff (2004) divides the crises into seven different typologies. These typologies identify crises that can offset the organisation. Furthermore Mitroff (2000) argues that an organisation has to prepare a plan for one crisis from each typology as a minimum since every typology of crisis can hit an organisation. Just the fact that an organisation has thought about a crisis will make them better prepared and respond in a more efficient way instead of being paralysed. The seven typologies that Mitroff identified are:

- 1) *Economic* – labor problems, hostile takeovers, market crash etc
 - 2) *Informational* – false information, loss of data, computer crash etc
 - 3) *Physical* – Loss of key equipment, loss of facilities, product failures etc
 - 4) *Human resources* – loss of key personnel, corruption, workplace violence etc
 - 5) *Reputation* – gossip, rumors, damage to the general reputation etc
 - 6) *Psychopathic acts* – kidnapping, terrorism, criminal acts etc
 - 7) *Natural disaster* – Flood, fire, earthquake etc
- These seven typologies cover all different crises.

Within these typologies a robbery represents an example of a ‘psychopathic acts’ and land under the ‘criminal act’ part. Psychopathic acts are, such as immediate crises, difficult to predict and prevent.

Crime specialisation and task allocation

Prinsloo (2012, p. 7) posits that serial offenders (repeated offences committed by the same person) are responsible for a large number of crimes. Concomitant to the above, Kennedy (1997, p. 4) reports that there are only a few “true criminal specialists” Prinsloo (2012, p. 70) explains the phenomenon of criminal versatility as the cafeteria style” of offending, which means that offenders do not only concentrate on one crime type but choose from variety of crimes. As a result, you may find that one day an offender is committing a burglary, the following day he/she is committing robberies and commits car hijacking on the same afternoon (Prinsloo, 2012: 70). Even though it makes sense to classify offenders based on the specific offence they have been incarcerated for, it is erroneous to regard them as specialists. Prinsloo (2012, p. 70) argues that there are only a small number of “pure” or specialised offenders. As a result, even though robbery is seen as a high specialised crime characterised agile motives, robbers are also versatile in their offending.

- 1) Thobane (2019a, p. 198, 2014, pp. 164-165) identified various roles and responsibilities of group members. These include front men, cash collectors, guards/spotters, machaisa/madubula, rovers, drivers and off-ramp drivers.
- 2) *Front men*: The main responsibility of the front men is to attack the escort, as well as the CIT officer guarding the cash in the armoured vehicle. These men need to be fast and flexible.
- 3) *Cash collectors*: After the front men have disarmed the escort and/or CIT officers, the cash collectors open the vehicle to remove the cash. The cash is then passed on to the ground men to be loaded in their vehicle.
- 4) *Guards/Spotters*: These members are in charge of controlling the traffic. They also remove any valuables and weapons from witnesses. Their main responsibility is to keep an eye out for armed response such as police, and deter them getting too close by opening fire on them.
- 5) *Machaisa/Madubula*: Depending on what is required during a robbery, a machaisa would be responsible for ramming an armoured vehicle with another vehicle, while a madubula would instead shoot the tyres of the AV to stop it. Should both roles need to be fulfilled in a heist, a madubula would usually only initiate attack if the attempt by the machaisa was unsuccessful.

- 6) *Rovers*: These members move around the scene of attack to ensure that the time taken to carry out the robbery does not exceed the conventional time of 10 minutes or less.
- 7) *Drivers*: This role is usually given to the member(s) with the best driving skills, as they are required to be able to escape the scene of the crime as quickly as possible, before getting caught by responding law enforcement.
- 8) *Off-ramp drivers*: These are drivers who park a distance away from where the robbery is taking place. They are usually parked in a place that will allow them quick escape, and easy access to the main road in order to get away. The robbers will travel in vehicles from the robbery scene to where the off-ramp driver is parked, where the first vehicles will be abandoned and the escape will be made in the offramp vehicle.

Offender motivation and profile

Gabor, Baril, Cusson, Elie, Leblanc and Normandeau (1987, p. 63) state that in their study respondents reported monetary gain attainable through committing robberies, and the ease with which the money is obtain, as their primary motive(s). Secondary offenders in the abovementioned research were motivated to commit armed robberies because the crime is perceived to be direct, entails little planning and can be committed in a considerably short time Thirdly, (Gabor et al., 1987, p. 63) state that some offenders reported committing armed robberies for the thrill and excitement, while a firearm. Moreover, in their study (Gabor et al,1987, p. 63) discovered that the decision to rob is mostly influenced by an immediate need for cash to support a pleasure-seeking, reckless lifestyle. In support of the above Dickinson, Topalli, & Wright (2023, p. 35) found that the robbers in their sample were deeply immersed in the street culture where the fulfilment of immediate gratification was one of the reasons they decide to commit robberies. As a result, many of the robbers spent their “loot” recklessly without making long-term financial goals or commitments and thus committing robberies became “a matter of day-to-day survival” (Dickinson, Topalli, & Wright, 2023, p. 330).

In Thobane's study (2014, pp. 121-152), it was found that all CIT robbers are usually male. The majority is comprised of African origin, with records of secondary education but no formal military training. These perpetrators usually originate from large families, although majority are often not raised by both parents. Childhood history often depicts behaviour of an antisocial nature, with incidents of stealing and fighting. Research demonstrates that the offending onset occurs between the ages of 11 and 15, primarily with petty crimes, following which it then escalates to more serious crimes (Thobane, 2014). However, in the case of CIT robberies, participants of interviews reported that they had committed their first robbery between the ages of 21 and 25. Criminal behaviour is usually not as a result of a single risk factor, but an outcome of multiple risk factors. Armed robbers are usually guilty of committing various other offences in the process of carrying out the robbery. There are three main typologies of CIT offenders, amateurs, intermediate and professional offenders (Smith & Louis, 2010). The category that an offender fits in is determined their criminal history, as well as their level of planning and execution of the robbery. According to Smith and Louis (2010), amateur armed robbers are most often opportunistic, short sighted and not fully aware of what is to be expected from the robbery situation. Intermediate offenders are slightly more organised and experienced, but have not yet developed the same level of dedication as a professional armed robber. It is also noted that CIT robberies in South Africa are often closely linked to organised crime syndicates.

Explosives used by CIT robbers

The smuggling of explosives has become a growing problem in South Africa, with some coming from the mining and construction industries, while large amounts of explosives are also smuggled from Zimbabwe. Some of these have been intercepted at

the Beitbridge border (Chelin & Els, 2020 as cited in Geldenhuys, 2022, p. 12). On 23 July 2022, just after 01:30, a man was arrested at the Beitbridge Port of Entry for attempting to smuggle commercial explosives into South Africa after police discovered commercial explosives concealed inside four large bags. The police confiscated three reels of detonating cord and 769 units of blasting cartridges (New Zimbabwe, 2022). These explosives, sourced on the black market, are often used commercially in Zimbabwean mines. Organised crime networks procure these explosives to smuggle into South Africa, which are then used by organised criminals to blow up armoured CIT vehicles to enable the robbers to get access to the on-board safes (Chelin & Els, 2020 as cited in Geldenhuys, 2022, p. 12). Following the attack on a Fidelity cash van in Silverton on 26 September 2021, sources claimed: "These guys were well-armed. They were carrying several kilograms of explosives. All were armed with AK-47s. The amount of firepower they had and the numbers involved in the attack are alarming. Some seem to have been armed with armour-piercing ammunition... It is just fortunate that the van's security design prevented the gunmen from getting into all the vaults. The guys had to set three different explosive devices. That delayed them and they had to flee before they could get to the main vaults" (Hosken, 2021 as cited in Geldenhuys, 2022, p. 12). Illegally obtained explosives are also used in ATM bombings and by illegal miners (Chelin & Els, 2020 as cited in Geldenhuys, 2022, p. 12).

3. Result and Discussions

Four main themes resulted from interviews by participants; codes included "challenges of policing bank robberies and the extent of the harm, speculative motives,

planning and duration of planning process, and tools of trade”. In the following, these themes are explained making use of participants’ statements.

Theme 1: The challenges of policing bank robberies and the extent of the harm

It emerged from the findings that the majority of participants concurred that the likelihood of catching a bank robber on or near the scene is higher than for other crimes. This is because most bank robberies are reported very quickly, most occur during daylight hours, many have multiple witnesses, and some produce photographic images that by the public which are circulated on social media, which can be used to canvass the surrounding area for suspects. Consequently, many robbers are caught the same day. Some statements by participants are as follow:

“Bank robberies causes huge harm to the economy and the society at large, especially to business communities. I am not in the position to accurately estimate the rate of bank robberies, but approximately over 15 cases of bank robberies come before the court each quarter in both regional and high court in the Cluster. The vast majority of these cases were postponed from Magistrate courts. Due to poor investigation and instructions by prosecutors not complied with by investigating officers some of this cases are either struck off the roll or withdrawn, that gives the criminals the chance to get away with this very serious crime and continue to commit the very same crime on their released” (Participants 1).

Another participant quantified the problem as follows:

“The backlog of cases are the big problem the South African court are facing, as well as shortage of stuffing, like Magistrates and prosecutors. The poor investigation by SAPS also a contributing factor that force the Magistrates to postponed cases many times due to incomplete investigation and lack of other evidence that might help the court to decide on the case at the end of the evidence hearing. In some instances the Magistrate has to take crucial decision in according to human rights and the constitution to released the accused due to justice delayed...” (Participant 2).

When asked about the response by police after the robbery some said:

“There is a poor response that are showed by police after such crime has been reported to them, and the response could be about 20-40 minutes and that why in moist cases perpetrators are not caught because at the time the police arrived the perpetrators has gone long ago and the movement of people around the crime scene even destroy the whole evidence that might help in tracing the robbers...” (Participants 4, 5, 6).

Theme 2: Speculative motives

Personal factors played an important role in committing bank robberies and CIT included many codes. Codes at this part included financial problems and easy incomes, sensation seeking, recruitment by friends, addiction, poverty, and insufficient knowledge.

Participants said:

“The environment I grew up in- in the Kwaguqa Township was rough. When I grew up people were committing crime. It’s peer pressure because if you don’t go you are a chicken. My peers had nice cars” (Participant 2).

“I did it for survival. I didn’t like it, but I also didn’t like lacking so I committed crime to survive” (Participant 4).

“Crime was created by poverty. I couldn’t stand my family suffering. I am not ashamed of what I did because I did what I did to help my family” (Participant 6).

“My role models were Magintsa, I washed their cars and envied them. I also watched robbery movies to be inspired” (Participant 7).

“When I was growing up some of my role models were successful business people who were CIT robbers. They owned butcheries, cinemas and I envied their lifestyle. I just wanted to become a successful businessperson, so it was not a matter of having or lack” (Participant 7).

“I used to like politics. I used to think that white people owed our forefathers. I also wanted to get rich in a short space of time” (Participant 9).

“My mom died, I had to be on the same standard my mom left me on. She used to take care of me well. I also wanted beautiful cars and girls” (Participant 10).

“I need a hell of a lot of cash. When you start engaging in this type of life there are a lot of needs. A car, clothes and a house, these things don’t come easy, you need cash” (Participant 12).

“Because I would not get the kind of money I got from robberies in a normal job. Form a robbery I get millions from a job that takes ten minutes or less and I don’t have to sweat for it. You wake up at 06:00 and at 06:30 you are already a millionaire” (Participant 13).

“Love of money and expensive things. Good life and beautiful girls” (Participant 14).

“I wanted to be successful like people, like Patrice Motsepe” (Participant 15).

“My younger brother started robbing banks before me. When he got arrested, I started with robberies because I needed to raise money for his bail. I continued because I needed a lot of money to maintain the lavish life I was living” (Participant 17).

“I obviously wanted to get better money. In other crimes you get money but it’s not so much” (Participant 20).

As highlighted above, the majority of participants reported the need for money as a trigger for committing armed robberies, offending still persisted even after they had earned large sums of cash. Reasons offered for continuing with criminality ranged from crime being a lifestyle. The only job participants knew; being under pressure to raise the money that was lost due to legal fees and lack of income while imprisoned; having to take care of family; committing robberies for excitement and thrill; being educated but unable to work as a result of a criminal record; to success as a motivating factor for committing more robberies. It could be concluded from statements by most participants that financial problems and, peer pressure specifically, greediness were important factors leading to committing CIT among participants. Such willingness was clearly seen in sayings by participants, as:

“Greed. There is no specific reason. But I wanted to start a business, and then you lose focus of the main reason why you started committing robberies. It’s easy and risks were low so you keep committing. Not being caught is another reason why we continue” (Participant 1).

“I started being greedy and wanting more. Needs increase and you can never be satisfied” (Participant 2).

“It’s greed. When one gets money you want more” (Participant 5).

“The kind of lifestyle I desired and lived could not be sustained with a salary or small business” (Participant 9).

Theme 3: Planning and duration of planning process

When asked how they plan their operations, the majority of participants concurred that planning is very important process, which takes a long time. According to the participants, during planning process several factors such as security, police, response, getaway routes, a safe house, weapons, the correct vehicles, as well as organising the right people need to be taken in to consideration. When asked how long the planning process took, all of the participants reported that the planning process differs from robbery

depending of the amount of work that needs to be done at the scene of crime. The letter is expressed in the following responses:

“It differs. If it’s a lot of cash, we take more time to survey the place. We can take about four weeks or more. It takes a lot of preparation. You need to know which branches are prone to police response; how many robbers you will need for the job; you need to check out surveillance; how many trucks are delivering and where” (Participant 9).

“It depends on the complexity of the job how desperate you are. Maybe a week or two or even three of monitoring the vehicle-then we do the job” (Participant 11).

“Planning is our number one priority. We take a lot of time planning. There was only one incident we hit after only one day of planning because we were under pressure to act since another gang was watching the same cash van. We have a meeting, we scout, look at routes, discuss the style of stopping such as hitting head on or bracketing, or shooting tyres. We used malls or parks to have our discussion” (Participant 13).

“The most important thing we plan for is security. We must be safe. We also encourage a clean and very quiet job. We don’t shoot or hit; we do not encourage anything that will raise eyebrows” (Participant 14).

“Survey the place. Check where the cameras and panic buttons are located. Check out the staff. Plan the getaway routs, off-ramp, calculate the getaway time and distance from the bank to the safe house” (Participant 17).

“Check out the robots and manipulate them on the day. It is also very important that you have money to prepare for the next robbery because we travel, rent hotels for our planning session, buy/hire weapons, and vehicles’ (Participant 19).

“Some take about a month to plan, and others are a ‘scout and banthu’- we hit on the same day. It depends- a week, two weeks, a month, or two months. It all depends on how much work needs to be done” (Participant 29).

Theme 4: Tools of trade

When asked about the resources they used to commit such crime; Participants responded that it was a common for them to commit a successful robberies using different vehicles, but preferable vehicles with high speed like BMW, Mercedes Benz, Audi, V6 and V8 vans as getaway vehicles. And further elaborated that they preferred the use of different small arms like AK47 especially for CIT and for bank robberies they preferred the use of hand gun-pistols and or revolvers.

It was found that offenders were somewhat reckless in spending their money, hence the persistent offending. Some said:

“I loved expensive and designer clothes. I love a nice life. I would decide to go to Durban now without planning. You know what they say about easy come easy go. Some money I would put in shoe boxes and hide the boxes at my place. I also rented a four room house with my girlfriend because my wife and I had separated” (Participant 6).

“I was very young and I didn’t have guidance. I used to spend my money recklessly. I bought stuff for my girlfriend and my twin. You become possessed and committing crime becomes so simple, especially if you do a safe clean job” (Participant 9).

“I bought expensive clothes. I had four cars which I bought in someone else’s name.”

I loved a good life; I loved beautiful cars and clothes from boutiques. I regret not spending my money wisely” (Participant 10).

“Celebrity ladies used to like us because they like to be entertained” (Participant 19).

“Cars, property and girlfriends. You can’t have only one partner. We take care of our girlfriends. We own homes and other places like townhouse” (Participant 30).

This study used qualitative research to investigate basic factors and motives of committing bank robberies and CIT from viewpoint of convicts of armed robberies in Witbank Prison of Mpumalanga province, South Africa. Four main, impressive themes on committing CIT emerged from interviews with participants, which included challenges of policing bank robberies and the extent of the harm, speculative motives, planning and duration of planning process, and tools of trade. With regards to planning, researchers such as (Gill, 2001, pp. 279-280 and Conklin, 1972, pp. 69-72) have shown that planning is a characteristics of a professional armed robber. Thus, one may conclude from the above section that armed robbers in this study are professionals who consider planning vital. Furthermore, the duration and level of planning is probably a reflection of the type of target (i.e a branch/cash depot, CIT vehicle or ATM) and available information such as confidential specifics. When asked how the cash is been distributed amongst themselves after the robbery, the findings highlighted that the participants responded that because

there is no boss in their line of work, as they put their lives at risk, the cash always distributed equally amongst the group with an exception of the finger man or a pointer. The reason for not giving the finger man the same amount as the group, is that he or she does not play an active part in the robbery. His/she is just to provide inside information but he/she does not put his life in danger by taking part in the robbery itself. Hence, after each each has received his/she cut, the group agrees on a percentage each member give up for the finger man. Once all the member have given their contribution, the finger man receives his/her share of the loot. When asked about what they usually spent their cash on, the most common responses were that they took care of their family members and siblings; bought ATM cards (sometimes two or more at a time) with other people's details; bought expensive designer clothes for themselves and family members; entertained girlfriends; bought houses in security estates; and others money is used for home improvements. Participants also reported that some of the money from the robberies was used to open businesses such as operating taxis; truck companies; hair salons; cash loans, and/or shebeen/pub/taverns. However, it also emerged that the money made from the businesses was not enough, thus there was a need to continue committing robberies. Additionally, some participants expressed that the businesses were not meant to be their main source of income.

The findings also highlighted that the motive to commit CIT as an easy act. Interviews with participants included words on ease of action, getting experiences that make banking robberies easier, planning process (committing bigger and successful robberies), committing predesigned robberies, and having bank tellers and clients for stolen properties. Hereof, preventive activities could be improved in two directions; first,

it seems helpful to inform commercial banks and clients and increase public awareness on taking care of avoiding taking large amount of cash when doing withdrawals or deposits, avoid using the same route on certain days to make cash deposits and which properties such as vehicles to drive, to make attacks harder for criminals. In addition, it seems essential to consider heavier punishments on money laundering where the use of large cash to make it difficult for criminals to buy properties with the money they steal easily and therefore, decrease CIT and bank robberies rate. The widespread adoption of bank security practices has reduced average losses from robbery, contributed to high clearance rates, and may have reduced violence in robberies. Other than among robbed banks, the prevalence of different security practices is unknown; thus, there is no clear evidence that any single security practice prevents robbery. In fact, most studies show that robbed branches have as many or more security features than do branches that have never been robbed. Results from the present study suggested several factors that influence CIT commitment among which personal and family factors were the most effective ones. The present study could be a guidance to design proper intervention and offer functional methods to prevent banking and CIT robberies commitment in at-risk groups.

4. Conclusion

Distilling from the results reflected in this study highlighted that armed robbers, are motivated to commit the offence due to the need for money, while continuation with the crime may be attributed to greed and the necessity to maintain a flashy lifestyle. Armed robbers are professionals who consider planning an imperative part of the robbery process. The time, one week to two months, taken to plan a robbery is reliant on the complexity of the work to be done, type of target and availability of information. One is

recruited into the group if one has a certain skill, resource and/or character. The number of members involved in a typical CIT robbery varies between 10 and 15 people, depending on the difficulty of the robbery. Banking or CIT company employees are often used by armed as inside information providers. There is also a starting number of police involved in the facilitation of this crime type. Although they are prohibited in South Africa, the AK47 is a preferred rifle used to commit robbery. Because a speedy getaway from the crime scene after the commission of the robbery is important, robbers prefer using fast cars such as BMW, Mercedes Benz, Audi, V6 and V8 vans as getaway vehicles. These vehicles are also used to run into the AV due to their strong engines and protective features. The number of vehicle used in a single robbery depends on the number of people in the group, but the norm is three to four vehicles. Armed robbery use hand gloves in order to conceal finger/palm prints. The number of vehicles used in the typical CIT robbery is three to four. CIT robberies are mostly committed on Mondays and Fridays between 09:00 and 14:00. After each successful robbery, the cash is distributed equally amongst members, with an exception of the finger man. Robbers mainly spend their earnings on flashy cars, property in high-end security estates, supporting family and expensive designer clothing. Armed robbers specialise in a certain skill and not in the robbery per se. Due to reasons such as stigmatisation, lack of re-integration into the community and being used to a life of crime and money that comes quick and 'easy', desistance is not common amongst armed robbers.

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