

# Is crime getting increasingly violent?

## An assessment of the role of bank associated robbery in South Africa

**Mahlongonolo Thobane and Johan Prinsloo\***

kwadims@unisa.ac.za

prinsjh@unisa.ac.za

<http://dx.doi.org/10.17159/2413-3108/2018/v0n65a4367>

*There is public concern about the violent nature of crime in South Africa and the continuously increasing levels of crime, both of which place a huge burden on the resources of the criminal justice system. 'Bank associated robbery' is a bank-related robbery (or attempted robbery) of cash, committed against a bank client while en route to or from a bank or ATM. Although this phenomenon is relatively unknown both in the academe and to the general public, the drastic increase in these violent and potentially traumatic crimes puts the general public at risk, and is therefore of particular concern to the banking industry and criminal justice practitioners. The impact and consequences of these robberies are aggravated by their interaction with the so-called trio crimes: home invasions and robbery, business robberies, and vehicle hijacking. In this article the dynamics of bank associated robbery are analysed, as well as its interrelationship with the trio crimes.*

When delivering his budget speech on 14 May 2017, the Minister of Justice and Correctional Services voiced his concern that South African society was becoming increasingly violent. The minister based his opinion on the fact that, over a period of 13 years, 'the number of offenders sentenced to 20 years and above increased a staggering 439%, while lifers grew 413%'.<sup>1</sup> Although sentencing trends do not directly reflect levels of violence in the country, these shifts coincide with a continuous increase in the

reported incidents of murder and aggravated robbery since 2014.<sup>2</sup>

Bank associated robbery – or 'associated robbery' – is a term coined by the banking industry as an operational concept. Bank associated robbery is

a bank-related robbery [by association] of cash or attempt thereto, committed against a bank client or his/her delegate, at any stage while en route to or from a bank branch, ATM or cash centre or inside the branch, to effect a deposit, or, withdrawal.<sup>3</sup>

In its simplest terms, therefore, bank associated robbery refers to a particular modus operandi

\* Mahlongonolo Thobane is a senior lecturer in the Department of Criminology and Security Science, University of South Africa (UNISA). Johan Prinsloo is a research professor in the Department of Criminology and Security Science, UNISA.

where perpetrators target their victims because they know that they are carrying cash.

Minimal literature, whether popular or academic, is available on this topic, which can be attributed to the fact that the phenomenon is relatively unknown and under-researched, compared to more conventional bank-related crimes such as bank robbery and cash-in-transit (CIT) robbery. Apart from the lack of research, the unknown extent or so-called 'dark figure' of bank associated robberies poses a challenge for researchers who are trying to estimate the magnitude of the phenomenon. The statistics provided in this article are based on the 'known' figure<sup>4</sup> of bank associated robberies, for the following reasons. First, the South African Police Service (SAPS) does not acknowledge bank associated robberies as such, but instead classifies robberies according to the location in which incidents take place. If a victim is followed home from the bank, and the crime takes place at his or her home, for example, the SAPS regards the incident as a home invasion and robbery, without necessarily linking it to the bank as an initial 'point of origin' of the crime. If the victim is followed to, and robbed at, his or her business premises, it will be categorised as a business robbery. If a victim is robbed in a public place, the incident may be deemed a street robbery or, if the victim is killed, a murder coincidental to a street robbery. Second, many victims do not report crime – even serious crimes. South Africa's 2016/17 Victims of Crime Survey revealed, for instance, that an estimated 13% of all hijackings and 43% of house robberies were not reported to the police.<sup>5</sup>

According to the South African Bank Risk Information Centre (SABRIC), organised criminal groups select 'spotters' to identify people who are making deposits or withdrawals of cash at a bank, after which the information is passed on to other members in the group who are in the immediate vicinity of the bank. The accomplices

will then follow victims and rob them at their workplace, home, or en route to their destination.<sup>6</sup> It is very likely that these robbers will be armed and will resort to violence if they are confronted, or if the victim resists.<sup>7</sup>

Because of the traumatic and violent nature of the crime, bank associated robbery is of concern to the banking industry and indirectly to the public at large. According to Burger,<sup>8</sup> the increasing levels of violent bank-related crimes can be attributed to a shift from crimes that present high personal risk, such as bank robbery, to crimes that present low(er) personal risk – such as bank associated robberies. In his opinion, this may explain the upsurge in the number of incidents and losses because of bank associated robberies.<sup>9</sup>

Notwithstanding the fact that we know little about the actual figures of this crime, it is clear from the available statistics that bank associated robberies and related cash losses have shown a drastic increase over the years. In the past 10 years, known incidents of bank associated robbery increased from 64 incidents reported in 2006 to 1 369 incidents in 2016.<sup>10</sup> Incidents increased by 4% from 2015 to 2016, with 695 incidents being reported for the first six months of 2017. Cash losses experienced by victims during the first six months of 2017 amounted to R21 million.<sup>11</sup> Furthermore, from 2014 to June 2017, 27 fatalities and 69 injuries were recorded by SABRIC as a consequence of bank associated robberies, which underscores the aggravated nature and seriousness of these crimes.<sup>12</sup>

The aim of this study was to explore the phenomenon of bank associated robberies as a means to gain insight into this relatively unknown crime type. The larger study,<sup>13</sup> from which this article is drawn, used a mixed method approach, and collected data in 2015 from three stakeholder groups, namely 11 subject matter experts (SMEs), seven primary

victims of associated robberies, and 500 adult members of the public who hold bank accounts with any South African bank. The information in the rest of this article is based on the answers obtained from the 11 SMEs, and is thematically presented below.

The 11 SMEs were purposively selected, and include investigators from the SAPS, operational managers from the banking industry and a prosecutor from the National Prosecuting Authority (NPA). These individuals were selected because they are knowledgeable on the subject of bank associated robberies. Data from this group was collected through the use of semi-structured, one-on-one, in-depth interviews, which were audio recorded (with their permission), transcribed and coded thematically.<sup>14</sup>

The study suffers from a limitation in that it relies heavily on a relatively small group of SMEs to provide insight and knowledge about the topic at hand. However, there is currently little scientific information available about bank associated robberies, and as experts on the topic, these individuals were able to provide rich and in-depth information. Despite this limitation, the study makes a contribution to the literature on a little-researched field.

## **The dynamics of bank associated robbery**

SMEs reported that a gang of bank associated robbers is usually made up of two to six members, fulfilling the following roles:

### **Spotter**

The role of the spotter is to observe and identify potential victims. In most cases, the spotter is not part of the robbery. In smaller operations, however, one person can take on the role of both a spotter and a gunman, although this is much riskier. The role of the spotter is crucial because the success of the robbery depends on the information that the spotter feeds to

the other group members, who are then responsible for executing the attack. Spotters are usually older, experienced perpetrators who started as gunmen but have transitioned into positions of authority within the violent crime underworld. As spotters grow older, they recruit younger persons who are physically stronger to execute the robbery, while they do the spotting.

Spotters may work in tandem, for example where there is more than one spotter in the same bank, or where there are different spotters from the same group located in different banks, in the same area and at the same time. Spotters work in this way to increase the chances of identifying a victim, since relying on a single spotter may mean missed opportunities in other banks while spotting in one bank, or while moving around between the banks. Spotters wear expensive clothing and use expensive electronic technology to create the impression that they are in the bank to conduct legitimate business, making them difficult for laymen to spot.

### **Gunman**

The gunman uses the information provided by the spotter to execute the robbery. Gunmen are usually physically stronger, younger men. Depending on the size of the group, there may be two to three gunmen responsible for the execution of the robbery. As mentioned, some spotters – especially where a large amount of cash is involved – will act as both a spotter and a gunman. In one particular incident reported by the SMEs, three spotters were involved in the bank, with three gunmen waiting outside.

### **Driver**

The driver is someone who has good driving skills and knowledge of motor mechanics. The role of the driver is mainly to ensure that the robbers get away from the crime scene

safely and thus s/he always sits in the car, ready to get away as soon as the robbery has been committed and the gunmen are back in the vehicle. Taxi drivers are, in some instances, recruited as drivers because of their perceived good driving skills and knowledge of the roads.

## Resources required

Bank associated robbers require the following resources to commit a successful attack:

### Vehicles

A gang of bank associated robbers usually needs a minimum of two vehicles, depending on the size of the gang. One vehicle is commonly 'legal' and the other(s) are hijacked or stolen vehicles. The spotters remain as clean as possible: their vehicle has legitimate registration papers, which reduces the risk that the spotter will be caught in possession of a stolen vehicle if s/he is stopped by police and linked to the rest of the group. The gunmen's vehicles are more frequently stolen or hijacked, although even these vehicles often carry registration discs and plates that are cloned to match a legitimately registered vehicle.

### Firearms

Firearms are another essential resource for bank associated robbers. Each gunman requires a handgun, which means that the number of guns needed in the group fluctuates, depending on its size. These firearms are generally illegal and unlicensed, and, in some instances, rented from other criminals.

Corruption and the illegal trade in firearms also play a role in facilitating bank associated robberies. Thousands of firearms have been stolen from the SAPS and South African National Defence Force (SANDF) and 'have for years been, and are still being, used to commit crimes around the country.'<sup>15</sup> For example, the media recently reported that 364 firearms that were stolen or lost by the SAPS were involved in

342 crimes such as murder, vehicle hijacking, armed robbery, housebreaking and theft.<sup>16</sup>

The Hawks are also investigating possible gun smuggling in the Western Cape, including the import and export of illegal guns.<sup>17</sup>

### Cell phones

Perpetrators use cheap cell phones, which are discarded after two to three robberies. They purchase Subscriber Identifying Module (SIM) cards that already comply with the Regulation of Interception of Communications and Provision of Communication-Related Information Act (RICA), because the information used during the RICA process (i.e. identity number and residential address) belongs to someone else. It is consequently difficult to trace or intercept these phones. Perpetrators use these cell phones to call one another, which means that there are no text messages that can be used as evidence or to link the group members to one another. In addition, offenders do not store one another's real contact details, but save them under pseudonyms.

### Bank accounts

Perpetrators, especially spotters, need to hold legitimate bank accounts, particularly with the major banks in South Africa, since clients who bank at the 'big four' banks<sup>18</sup> are the main targets, as these banks have a bigger client base and a larger footprint of both branches and ATMs. Interviewees reported that spotters must be legal account holders so that they have an authentic reason to be in the banking hall and may seem to be conducting legal business if seen roaming around in the bank. Spotters can therefore often be seen loitering around the banking hall, filling in deposit slips, depositing small amounts (e.g. R50), asking for change or plastic bags, or paying their DSTV accounts, for example, as a way of passing time while they are casing a potential victim.

## Target selection

Where bank associated robberies are concerned, Maree explains that 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 own banking and usually follow a routine, for instance doing banking at the same time and day of the week, and always at the same bank. This routine activity makes observation and information gathering easy for criminals.<sup>19</sup>

Clients increase their chance of being robbed by having a lot of money on their person. Although some victims are identified beforehand (i.e. business owners who are targeted owing to their routine), ‘targets’ (victims) are mostly selected randomly – for example, those utilising bulk tellers<sup>20</sup> to withdraw money. If a client is seen by the spotter going into the bulk teller area, his/her chance of being victimised increases. Perpetrators alternate between the four major banks, casing each bank for potential victims and depending on luck to find a target in at least one of the banks. If a victim is not found in one of the banks, these robbers then move to the next bank, hoping for an opportunity to present itself.

Victims’ demeanour inside the bank may also draw attention to them. As one of the SMEs pointed out:

Victims cannot keep quiet, they often complain in queues and anyone can hear them. They blurt out how much they want at the tellers, and sometimes while standing in the queue as well. Victims choose themselves to be robbed because of their behaviour.<sup>21</sup>

Perpetrators prefer banks situated in malls or shopping centres with parking bays in front of the bank or that are easily accessible, or where different banks are clustered around the same

area, providing easy access for spotters. There is also a lot of movement in shopping malls, which means that it is not easy for victims to notice when they are being followed.

Selecting targets in shopping centres or malls with only a few shops and with parking bays not too far from the bank(s) means that the perpetrators can be relatively sure that the client is unlikely to be delayed in the mall doing shopping after withdrawing money from the bank. Instead, bank clients are more likely to go straight to their vehicles after completing their business in the bank. In such locations, where the parking bay is not too far from the bank(s), following the client is easier and quicker. Geographical pattern analysis undertaken by SABRIC confirms that shopping centres or malls closest to highways and main roads are also preferred for an easy and quick getaway.

## Post-offence behaviour

The group dynamics of a bank associated robbery gang emerge from some type of rank hierarchy or similar structure. The ‘mastermind’ who plans the crime receives the biggest portion of the cash. The driver usually gets the smallest cut because his/her role is just to wait in the car and drive away from the scene, while others, like the gunmen, execute the attack.

The principle of ‘honour among thieves’ appears to have little place in these gangs. Lying and deception in the ranks is common, and some members end up getting a larger share of the money than others through ‘misappropriation’ of some of the spoils before the actual distribution takes place. Because the spotter does not use the same vehicle as the gunmen and the driver, s/he is at much higher risk of being cheated in this way. As such, spotters will, in some groups, play two roles – for example, identifying potential targets and then also joining the group that executes the robbery so as to ensure that they are not lied to about the money taken from the victim.

Gabor et al. posit that understanding how robbers spend the cash that they get from robberies will help identify precipitating factors with regard to specific crimes.<sup>22</sup> Zinn found that armed robbers mostly squander their money on an extravagant lifestyle, including prostitutes, gambling, expensive cars, designer clothes and shoes, while a small number of the cash-in-transit respondents invest the stolen money in real estate.<sup>23</sup> In her research on the criminal careers of armed robbers, Thobane reports that, depending on their stage of life, robbers spend the loot in different ways.<sup>24</sup> Young individuals mostly use their share to finance lavish lifestyles and recreational substance abuse, while more mature persons use the money for their daily expenses, savings and to pay off debts they may have accumulated.

Experts interviewed for this study confirmed this finding, adding that older individuals will generally use their money to take care of their families, invest in businesses such as taxis, tuck shops or taverns, buy expensive furniture and electronic appliances, or renovate their houses, whereas younger perpetrators will spend their spoils on partying and expensive clothes.

### **The consequences of bank associated robbery**

The first impact of bank associated robberies on victims is the obvious loss of cash. The average sum of cash lost ranges from between R30 000 to R160 000 per incident. In one rare case, SMEs (who belong to a task team that meets weekly) reported that an amount of approximately R3 000 000 had been lost.

Furthermore, victims may also suffer serious injury or even loss of life, especially where perpetrators use force or violence, thus incurring further expenses. Victims are also vulnerable to other types of victimisation, such as rape, house

robbery where victims were followed home, theft, and restrictions of movement.

### **Trio crimes and the link to bank associated robbery**

Another important dimension of bank associated robbery is its interaction with other serious violent crimes, specifically the so-called trio crimes. These comprise home invasions (house robberies), business robberies and vehicle hijackings as subcategories of aggravated robbery, and may also be accompanied by murder. The heightened concern about the trio crimes is a result of the substantial increases in incidents of these respective manifestations of aggravated robbery that have been evident since 2006.<sup>25</sup>

Recent crime statistics, released by the SAPS for the period 1 April 2016 to 31 March 2017, once again reflected an upsurge in violent crime; especially the trio crimes associated with bank associated robberies.<sup>26</sup> Aggravated robberies appear to have peaked during this period: Kriegler demonstrates an increase of almost 30% over the five-year period up to December 2016,<sup>27</sup> and Newham reports that these robberies are at their highest level since 2003, totalling 140 956 recorded incidents in 2016/17 (an increase of 6.4% over the previous year alone).<sup>28</sup>

Hijacking shows a similar trend. Incidents of motor vehicle hijacking have increased by about 13% over the same five-year period to 2016,<sup>29</sup> while in 2016/17 the police recorded the highest number of carjackings in the past 10 years (16 717 reported incidents, representing an increase of 14.5% from 2015/16).<sup>30</sup> On average, then, 45.8 cars were hijacked per day in 2016/17 – the majority of them in Gauteng.<sup>31</sup>

Home invasions doubled during the period between 2003 and 2016, and the house robbery rate also increased marginally (from 20 820 to 22 343 incidents) from 2015/16

to 2016/17.<sup>32</sup> Coupled with these increases, Kriegler also argues that crime in South Africa is increasingly likely to be characterised by physical and violent encounters with offenders.<sup>33</sup>

Taken together, trio crimes instil fear in members of the public owing to the perceived threat of their lingering omnipresence, and the sense of invasion of one's perceived sanctuary of privacy and security at home, at work, or while travelling in a motor vehicle. Newham explains: 'These crimes can happen to anyone and are highly traumatic to victims, as they are too often accompanied by murder, rape and serious assault, or the threat of these crimes.'<sup>34</sup> Zinn argues that a crime such as motor vehicle hijacking inhibits people's freedom of movement, and in turn constrains their economic growth. Vehicle hijackings have substantial negative effects on South Africa, particularly in terms of the loss of property and psycho-social harm as a result of the trauma and fear experienced by victims and society at large.<sup>35</sup> Home invasions cause significant trauma because homeowners' 'privacy, control and security' are taken away from them. Many victims are accosted and exposed to violence:<sup>36</sup>

[I]n some robberies householders are tortured, beaten, physically intimidated and verbally abused. On a daily basis South African media carry reports and graphic descriptions of violent crime, including house robberies. The unpredictability and prevalence of criminal attacks at homes make for extreme levels of insecurity.

Perpetrators of trio crimes are relatively organised, and plan their attacks well. Zinn shows, for example, that offenders prefer vehicle hijackings to motor vehicle theft because it is a lucrative crime from which they are able to make quick cash without having to deal with practical considerations like 'alarms, immobilisers, [and] opening the car door' as well as starting the engine without the key.

Offenders believe that stealing a vehicle, as opposed to hijacking it, increases one's chances of being apprehended.<sup>37</sup>

Armed robberies are frequently perpetrated by criminal syndicates as part of organised crime.<sup>38</sup> A single robbery will generally yield a high value in stolen goods and cash.<sup>39</sup> In addition to the economic incentives for committing these types of aggravated robberies, there is little disincentive for perpetrators, as they are seldom arrested and successfully prosecuted. Newham argues that the combination of strategies they employ, including proper planning, the use of elements of surprise and force, successful escapes and eluding of law enforcement means that 'criminally orientated individuals and groups increasingly [recognise] that robbery [is] a low risk and high yield enterprise'.<sup>40</sup>

In the experience of SMEs who were interviewed for this research, many perpetrators are repeat offenders who started with petty crimes and then graduated to bank associated robbery. These interviewees report that bank associated robbers are also involved in aggravated robbery, vehicle hijacking and murder. Theft and the hijacking of cars are also considered essential parts of bank associated robbery, because offenders need vehicles to commit these crimes. Consequently, offenders will either hijack cars themselves or will link up with someone who 'specialises' in vehicle hijackings to supply them with vehicles. In the experience of the SMEs, offenders will not hesitate to shoot if confronted.

According to the SMEs, some of the offenders may also commit hijacking and robbery of trucks delivering British American Tobacco (BAT) products to *spaza* shops<sup>41</sup> in the townships (colloquially known among the SMEs as 'BAT robbery'). One SME is also of the opinion that there is a strong link between robberies where people are followed from airports and bank associated robberies, because of a similar

modus operandi. One bank associated robber has indeed also been convicted for an airport-following robbery, as confirmed by the SME.

The characteristics of bank associated robbers are similar to those identified by Zinn and Newham in that they exhibit elements of planning the crime; are drawn by easy and quick cash; operate in groups where there is a division of roles; and will frequently squander the money on maintaining a lavish lifestyle. SMEs argue that offenders engage in bank associated robbery because the crime presents a low personal safety risk and results in 'scoring' a large amount of money in a short period of time. 'Masterminds', who are older and more experienced, and usually have previous convictions for crimes such as robbery with aggravating circumstances or business robberies, will recruit younger offenders.

Bank associated robbers meet in the morning at taverns or petrol stations to discuss get-away routes, distribute resources such as weapons and cellphones, and assign roles to each of the members in the team. Bank associated robbers may not be targeting big 'scores' such as banks, for example, but will target individuals who have large amounts of money in their possession.

In the process of committing bank associated robberies, offenders are presented with opportunities to commit other crimes. As mentioned, SMEs report, for example, that offenders will shoot if victims show resistance during the commission of a hijacking. They may therefore also be guilty of committing murder. SMEs believe strongly that success in the prevention of bank associated robberies will have a positive impact on the prevention of other crimes, particularly the trio crimes, as it often constitutes the initial phases of other such crimes.

Burger argues that the trio crimes raise 'the biggest concern' or crime threat of the six

crime sub-categories clustered under the aggravating robbery category.<sup>42</sup> Newham holds that it is essential to increase crime intelligence and analysis capacity in respect of trio crimes if we hope to identify and detect the perpetrators and their networks.<sup>43</sup> Extending this strategy to include bank associated robbery would contribute to the combatting of the trio crimes, inclusive of bank associated robberies.

## Conclusion

It is evident from the data presented above that structured, organised gangs are responsible for bank associated robberies, and that they apply their own strategies and tactics with varied success, thereby creating a category of crime specialists. Serial offenders or the same individuals committing repeated crimes are responsible for a large number of these crimes. Even though bank associated robbery is seen as a highly specialised crime characterised by agile motives, criminals are also versatile in their offending. Statistics show high levels of incidents of house invasions and vehicle hijacking, and this study confirms that bank associated robberies contribute to the incidence of those aggravated robberies.

In response to the surge in bank associated robberies, the SAPS has formed a task team to deal specifically with these crimes. In addition to these efforts, it would be useful to extend intelligence networks devoted to the investigation of the trio crimes to include bank associated robbery, especially since other trio crimes are frequently consequential outcomes of bank associated robberies. Improving the conviction rates of those who commit bank associated robberies may also be used to deter potential perpetrators from committing these crimes.



To comment on this article visit

<http://www.issafrica.org/sacq.php>

## Notes

- 1 K Magubane, More long jail terms point to rise in violence, *BusinessDay*, 17 May 2017, <https://www.businesslive.co.za/bd/national/2017-05-17-dramatic-increase-in-long-prison-sentences-troubles-michael-masutha/> (accessed 17 November 2017).
- 2 South African Police Service (SAPS), *Back to basics: towards a safer tomorrow. Crime situation in South Africa 1 April 2016 – 31 March 2017*, 24 October 2017, [https://www.saps.gov.za/services/final\\_crime\\_stats\\_presentation\\_24\\_october\\_2017.pdf](https://www.saps.gov.za/services/final_crime_stats_presentation_24_october_2017.pdf) (accessed 18 May 2018).
- 3 South African Banking Risk Information Centre (SABRIC), Don't fall victim to cash robberies, 25 July 2017, <https://www.sabric.co.za/media-and-news/posts/don-t-fall-victim-to-cash-robberies/> (accessed 8 October 2017).
- 4 The 'known' figure here refers to those incidents that are known to the police and investigated. Many aggravated robberies are not reported.
- 5 Africa Check, Factsheet: South Africa's crime statistics for 2016/17, 3 November 2017, <https://africacheck.org/factsheets/south-africas-crime-statistics-201617/> (accessed 18 May 2018).
- 6 A Kempen, Associate robberies: don't become the next victim, *Servamus*, September 2014, 40–41.
- 7 SABRIC, Don't fall victim to cash robberies.
- 8 Personal communication, Johan Burger, 31 October 2016.
- 9 Ibid.
- 10 SABRIC, Don't fall victim to cash robberies.
- 11 MS Thobane, A criminological exploration of bank associated robberies in Gauteng, South Africa, unpublished DLitt et Phil thesis, University of South Africa, 2017, 5–8.
- 12 SABRIC, Don't fall victim to cash robberies.
- 13 The present article originates from Thobane, A criminological exploration of bank associated robberies in Gauteng, South Africa, 5–8.
- 14 Ibid., 5–8.
- 15 C Dolley, Police guns 'used to fuel taxi and political killings and gang wars', *News24*, 2 November 2017, <http://www.politicsweb.co.za/news-and-analysis/police-guns-used-to-fuel-taxi-and-political-killing> (accessed 17 November 2017).
- 16 K Lorimer, 364 stolen and lost SAPS firearms involved in 342 crimes, *PoliticsWeb*, 9 November 2017, [http://www.politicsweb.co.za/politics/364-stolen-and-lost-saps-firearms-involved-in-342-?utm\\_source=Politicsweb+Daily+Headlines&utm\\_campaign=5b029b5b46-MAIL\\_CAMPAIGN\\_2017\\_11\\_09&utm\\_medium=email&utm\\_term=0\\_a86f25db99-5b029b5b46-140168125](http://www.politicsweb.co.za/politics/364-stolen-and-lost-saps-firearms-involved-in-342-?utm_source=Politicsweb+Daily+Headlines&utm_campaign=5b029b5b46-MAIL_CAMPAIGN_2017_11_09&utm_medium=email&utm_term=0_a86f25db99-5b029b5b46-140168125) (accessed 10 November 2017).
- 17 Dolley, Police guns 'used to fuel taxi and political killings and gang wars'.
- 18 ABSA, First National Bank, Nedbank and Standard Bank.
- 19 Personal communication, Dr Alice Maree, Senior Manager, SABRIC, 7 May 2015.
- 20 A bulk teller is a bank employee who provides a service to customers (e.g. small and medium-sized enterprises) that make deposits or withdrawals of large amounts of cash.
- 21 Personal communication, subject matter expert, 31 March 2016.
- 22 T Gabor et al., *Armed robbery: cops, robbers and victims*, Springfield: Charles C Thomas, 1987, 65.
- 23 R Zinn, The policing of robbery with aggravating circumstances: case studies of incarcerated offenders of home invasions, carjackings and cash-in-transit heists in South Africa, *Acta Criminologica*, 30:2, 2017, 14.
- 24 MS Thobane, The criminal career of armed robbers with specific reference to cash-in-transit robberies, unpublished MA dissertation, University of South Africa, 2017, 159–161, 205.
- 25 G Newham, Cops and robbers – a new approach: the Gauteng Aggravated Robbery Strategy, *South African Crime Quarterly*, 29:1, 2009, 3–8.
- 26 *BusinessTech*, South Africa's latest crime stats: everything you need to know, 3 March 2017, <https://businesstech.co.za/news/government/161715/south-africas-latest-crime-stats-everything-you-need-to-know/> (accessed 17 November 2017).
- 27 A Kriegler, South African crime stats show police struggling to close cases, *The Conversation*, 31 October 2017, <https://theconversation.com/south-african-crime-stats-show-police-struggling-to-close-cases-86429> (accessed 1 November 2017).
- 28 G Hosken, Here's why home robberies and hijackings are soaring, *Times Live*, 24 October 2017, <https://www.timeslive.co.za/news/south-africa/2017-10-24-heres-why-home-robberies-and-hijackings-are-soaring/> (accessed 13 September 2018).
- 29 Kriegler, South African crime stats show police struggling to close cases.
- 30 SAPS, *Back to basics*, 36.
- 31 Africa Check, Factsheet.
- 32 SAPS, *Back to basics*, 50.
- 33 Kriegler, South African crime stats show police struggling to close cases.
- 34 Newham, Cops and robbers, 4.
- 35 R Zinn, Sentenced motor vehicle hijackers imprisoned in Gauteng as a source of crime intelligence, unpublished MTech dissertation, University of South Africa, 2002, 15.
- 36 R Zinn, *Home invasion: robbers disclose what you should know*, Cape Town: Tafelberg, 2010, 2.
- 37 Zinn, Sentenced motor vehicle hijackers imprisoned in Gauteng as a source of crime intelligence, 171.
- 38 Hosken, Here's why home robberies and hijackings are soaring.
- 39 Newham, Cops and robbers, 4.
- 40 Ibid., 5.
- 41 A *spaza* shop is an informal convenience store mostly run from a yard/house. *Spaza* shops supplement owners' household income through the selling of day-to-day household needs (e.g. bread, milk, soap, detergent, etc.).
- 42 Personal communication, Johan Burger, 31 October 2016.
- 43 Newham, Cops and robbers, 5.