



Mitigating Express Takeovers and Unrest in South Africa: Centralised Predictive Capability and the Use of Advanced Analytics

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Abstract

In July 2021 South Africa saw a wave of civil unrest and widespread looting in KwaZulu-Natal and Gauteng as a result of former president Jacob Zuma's imprisonment. The July 2021 protests, also known as “the Zuma unrest”, showed a number of flaws in the South African government's machinery, particularly crime intelligence's inability to foresee the riots by means of actionable intelligence. This was confirmed by media reports, Police Minister Bheki Cele and former Defence Minister Nosiviwe Mapisa Nqakula (Felix, 2022; Stoltz, 2021). Political meddling and corruption are some of the causes of the failure and incompetence of intelligence, and the appalling crime control capacities of the South African Police Service (Burger, 2013). The Zuma unrest has, if anything, called attention to a very unsettling fact, namely that the police lacks the expertise, training and resources to quell such a large-scale insurrection. The Zuma unrest has also highlighted another crucial fact: there is no strategy or collective capability to deal with such a threat. These weaknesses were evident at a micro level in the months following the Zuma unrest when commercial centres in the provinces of Limpopo and Mpumalanga in South Africa experienced express takeovers. Opportunistic criminals became aware of the police's serious reaction shortcomings and their inability to control sizable groups and identify new crime opportunities. The Zuma unrest was nothing more than a learning curve for shopping centre looters. Express takeovers are not a new phenomenon in South Africa, but the change in criminals' modus operandi is cause for concern, particularly in light of the current political climate and the well-coordinated, rage-filled, violent and unrestrained criminal behaviour. It is against this backdrop that this article examines mitigating express takeovers and unrest in South Africa. In doing so, it engages a centralised predictive capability and the use of advanced analytics to mitigate the severe consequences of express takeovers, safeguard the banking industry, and protect the economy and social systems of South Africa.

Keywords: *Active Involvement; Collective Response; Crime Opportunity; Express Takeover; Modus Operandi; Passive Involvement; Residual Risk*

Introduction

In July 2021 parts of Gauteng and KwaZulu-Natal experienced unprecedented civil unrest and widespread looting of shopping centres and other establishments (Mitchell & Kannemeyer, 2021:5). The unrest and looting, which continued for eight days, revealed several weaknesses, as well as residual¹ and systemic risks² (Mitchell, 2021:12).

The South African Police Service (SAPS), the South African Defence Force (SANDF), and the private sector were lambasted for being unresponsive. Their lack of collective capacity and capability to address the threat or any ensuing danger of a similar nature were severely criticised (Mitchell, 2021:24-27). The country was caught with its pants down as the looting continued.

Several important lessons have been learned. First, the unrest was politically motivated and exacerbated by sporadic incidents of mass looting and ethnic bias, which resulted in several injuries and fatalities. Second, the mass lootings were instigated by criminal groups and influenced by the organisers of the Zuma unrest (Mitchell & Kannemeyer, 2021:9). In the aftermath, several sites were visited and assessed, and it was clear that they were not chosen randomly. Crime groups and offenders with political motifs have chosen them (Mitchell & Kannemeyer, 2021:5). The public believed that the lootings of the Zuma unrest were random acts of violence, but nothing could be further from the truth. Protesters were, in fact, transported to the shopping centres. In other words, some of the looting was carefully planned and executed (Mitchell & Kannemeyer, 2021:8).

Exactly the same modus operandi was followed during the Acornhoek heist in Mpumalanga when 28 armed suspects blocked the road leading to a retail centre (Bhengu, 2021). A similar incident was reported at Jane Furse in the Limpopo Province (Ngcobo, 2021). The SAPS apprehended some of the offenders and linked them with several other retail centre robberies during which the same modus operandi was followed. It is worrying that some of the express takeovers in both provinces involved locals from the surrounding informal communities, as well as foreigners from neighbouring African countries (Mitchell, 2021:34).

Investigating officers of the Mpumalanga and Limpopo incidents confirmed that community members had been recruited and paid by criminals to loot shops while they themselves bombed in-store drop-down safes. The Mpumalanga and Limpopo incidents were a grim reminder of the Zuma unrest, when large groups of people looted shops while well-known ATM bombers targeted bank and business safes. For this reason, it can be argued that express takeovers are apparently a lucrative criminal endeavour. The same modus operandi is followed and impecunious people are recruited to conceal their criminal intent or distract armed-response teams and the SAPS. The current spate of express takeovers is exacerbated by the current geopolitical landscape, declining socioeconomic conditions, political unrest, increased inflation, corruption, and continuous interest rate hikes. These factors have serious consequences, especially for the poor who are readily exploited by organised crime syndicates. They may result in more crime such as express takeovers. Criminals may take advantage of the situation to commit crime. Crime syndicates are well aware that the police are incapable of dealing with large crowds of "protesters" or looters, owing to lessons learnt from previous riots such as the Zuma unrests. Nothing prevents criminals from exploiting the nation's current political upheaval and fanning the flames across the country or in specific regions for the sole purpose of enriching themselves. The problem is

¹ Any type of unavoidable inherent risk, notwithstanding the control measures that are in place to prevent or mitigate them. Residual crime risk or "left-over risk" is regarded as a form of secondary victimisation because the institution has limited or no control over the after-effects.

² "Systemic risk refers to the risk of a breakdown of an entire system rather than simply the failure of individual parts. In a financial context, it denotes the risk of a cascading failure in *the* financial sector, caused by linkages within the financial system, resulting in a severe economic downturn" (CFA Institute).

exacerbated by allegations that certain SAPS officers' are involved in criminal activities (Burger, 2022). Their involvement in crime has serious consequences, including an upward spiral affecting all levels of government, a breakdown in police morale, and an increase in crime to the detriment of society.

Research Method

This study adopted a case study design and a qualitative research approach. The selected approach of a case study design emerged as the most suitable, offering the flexibility to delve into various dimensions of a "case" from the vantage points of multiple participants and employing a range of data sources and methodologies (Tardi, 2019:4). The preference for a qualitative methodology was grounded in its capacity to explore human behavior and motivations, make use of narratives, focus on smaller sample sizes, and accommodate the specific requirements of case study designs (Mavodza, 2020:5;).

For the purposes of this article, police case dockets were consulted to describe, explain and evaluate express takeovers. In order to collect empirical data from the selected participants, the researchers opted for a semi-structured interview format following a successful pilot of the preliminary interview schedule. Purposive sampling was used primarily to select the SAPS investigating officers and to select the participants from the small and medium-sized enterprises (SME's) snowball sampling was used. In-depth interviews was conducted with 14 expert participants (SMEs) and four investigating officers in the SAPS. Open-ended questions stimulated dialogue and clarified or avoided ambiguities. Prior to conducting these interviews, the researchers conducted an extensive review of pertinent literature sources concerning express takeovers and unrest in South Africa to ensure a comprehensive understanding of the subject matter (Grove & Gray, 2022:441). Recognising the need for in-depth data, a deliberate choice was made to involve a limited number of participants, emphasizing data saturation over the sheer quantity of individuals involved in this study (Cassell, 2015:4).

In this research, the chosen method for data analysis was thematic analysis, which was employed to detect, scrutinise, structure, delineate, and present patterns inherent in the data (Nowell, Norris, White & Moules, 2017:7). The study followed the various key steps of thematic analysis, including becoming familiar with the data, coding, the generation of themes, reviewing these themes, defining and assigning names to them, and ultimately documenting the findings (Slevin, Kessie, Cullen, Butler, Donnelly & Caulfield, 2019:3).

Findings and Discussion

Express takeovers in South Africa's banking industry pose significant risks and have raised alarming concerns. The modus operandi of taking bank guards hostage and using explosives in ATMs, particularly in shopping malls after hours, has highlighted the lack of shared crime data and intelligence among industries, contributing to the evolution of criminals' tactics. The absence of a collective strategy and limited information sharing hampers effective response. The systemic risk posed by express takeovers can destabilise the economy, as seen during the Zuma unrest. Residual risks include harm to customers and employees, theft, vandalism, and branch closures. To these risks, proactive identification and collaborative mitigation strategies are crucial. The involvement of career criminals and splinter gangs further complicates the situation. Coordinated efforts, advanced analytics, and an inter-industry forum are address needed to gather and analyse crime data collectively. Failure to take action could result in severe consequences for the banking industry and society at large.

Express takeovers and their manifestation across South Africa

Express takeovers³ are not a new phenomenon in South Africa. Since 2014 several takeovers have already having been reported in the banking industry (BI). The modus operandi were to take bank guards at shopping malls hostage and extort the code word from them. When response teams would arrive, the perpetrators, dressed as bank guards, would report that everything is in order. Meanwhile, their accomplices were installing explosives in automated teller machines (ATMs) (Mitchell, 2021:25).

Industry professionals are concerned about this modus operandi and its possibilities. It poses a serious risk, especially for shopping malls after business hours. The small contingent of static guards deployed after hours at malls is an antiquated practice and creates a public impression that the threat is ignored.

This is a valid point seeing that industries no longer share tactical intelligence or "hotspot reports" of crime statistics and the views of analysts. The primary reason for the lack of actionable intelligence is the manner in which crime data are hosted (Mitchell, 2021:49&56). Crime data are rarely shared because various industries keep their crime data stored up in their repositories, creating information silos. It is no surprise that criminals' modus operandi have evolved to include the mass looting of retailers.

The fact that criminals are constantly looking for new targets and innovative ways to commit crime explains the bombing of drop-down safes. In the express takeovers in Mpumalanga and Limpopo, a certain financial service provider, who took the minimum security precautions to protect the money in their safes, was targeted. This service provider didn't use any cash degradation systems such as seismic sensors or a dye stain solution, that could set off an alarm or stain the money (Mitchell, 2021:18). Remarkably, no banks were targeted thanks to their mitigation measures and adherence to minimum standards regarding safes and the protection of cash. At the time of the express takeover incidents, no collective strategy was in place to mitigate the threat, nor was crime information shared, which limited any response to the phenomenon (Mitchell, 2021:19-20).

The displacement of crime and the benefits of diffusion are critical when dealing with crime and a change in the modus operandi (Mitchell, 2019:58). This is evident in the scenario of express takeovers and target selection. Most of the express takeovers in Mpumalanga may have involved offenders who were aware of banks' preventive measures, even if these were not implemented uniformly. As a result, the time and effort required to commit the crime, as well as the risks involved, were the same for all banks and resulted in either a diffusion of benefits or target displacement or, in some instances, both (Mitchell, 2021:19).

Effect of express takeovers

Characterised by complexity, uncertainty, ambiguity and residual risk, express takeovers pose a significant systemic risk for the economy, government, and social systems. Such a systemic risk may cause severe instability, even the collapse of an entire industry or economy.

These risks are real, considering South Africa's political history. Any trivial incident may spark off a highly volatile political situation. It is difficult to estimate the cost of crime because the financial service provider in the eight cases reported in Limpopo and Mpumalanga chose not to disclose their financial losses. In our view, it is an attempt to manage both a real and a perceptual risk (Rayner,

³ An unlawful act of short duration committed by a large group of motivated criminals who isolate shopping centres or malls or any other high-value location with the intent to commit crime. The perpetrators of these crimes will resort to any form of violence, including extreme violence, to neutralise mitigation measures, including armed response by tactical units and/or the SAPS, and avoid apprehension.

2003:223-230). Using the banking industry (BI) as an example, the Zuma unrest highlights both the financial consequences of criminality during unrest (e.g., express takeovers) and the importance of managing any form of risk.

Impact of the Zuma unrest on the banking industry

During the Zuma uprisings, the banking industry (BI) inundated SABRIC with reports of unrest-related disturbances and lootings and of threats posed by the escalating violence. The interconnectedness or risks necessitated new risk analysis methods, as well as strategies to combine data from multiple risk sources in a single analytical viewpoint. The BI faced the biggest unanticipated risk in the form of systemic risk, which was also evident in the repeated express takeovers reported in Mpumalanga and Limpopo. One of the participants in this study stated that *“during the July 2021 unrest, banks faced a multitude of risks and responded collectively. However, in the case of Mpumalanga and Limpopo, banks were not the direct target. Nonetheless, due to residual risks, losses were incurred by our bank”*.

During the Zuma unrest, 1 227 ATMs were either vandalised, destroyed or stolen. Of these, 256 were breached. About 36 of them were stolen (removed) from sites and had never been recovered. This resulted in a cash loss of R109 956 779 (Mitchell & Kannemeyer, 2022:6). The value reflects only the cash stolen from ATMs, not the infrastructure damage or replacement costs. Banks lost an average of R376 564 per incident. Furthermore, 310 bank branches were either damaged or destroyed as a result of the unrest.

Some R9 443 464 was stolen from 82 branch safes during these incidents. This amounts to an average loss of R115 164 per incident. Estimating the true cost of crime as a result of the unrest is critical. If only ATM cash losses and cash stolen from branch safes are considered, the overall financial onslaught totals R119 400 243 (Mitchell & Kannemeyer, 2022:9). If the number of damaged or stolen ATMs is multiplied by their replacement cost of R385 000, the actual cost of criminality in relation to ATMs could total R472,4 million.⁴ It must also be taken into consideration that the said value is calculated at the replacement cost of the older-generation ATMs. The replacement cost of some of the more modern ATMs could exceed R800 000, implying that the actual costs could exceed R981,6 million. As a result, the cost of replacing all the damaged ATMs could range between R472,4 million and R981,6 million (Mitchell & Kannemeyer, 2022:10).

Understanding the residual risk stemming from express takeovers

Risks are determined according to criteria related to unexpected changes in the situation. The residual risk of express takeovers is a measure of the timing and magnitude of the unexpected changes. Furthermore, if the scenario has the potential to have a direct or indirect impact on an organisation, the actions, events or risk can be actual and observable. This implies that any change in the macro risk ecosystem in a specific context, such as express takeovers, will have an impact on any type of risk such as an operational risk.

These risks do not arise in a vacuum. In fact, they are the result of the interaction between several external risk factors, all of which have an impact on control measures – either directly or indirectly – and result in a specific outcome. Consequently, it is possible to assert that outcomes can be quantified. If the concept of residual risk is understood and applied, the threat is quickly identified and mitigation strategies are collaboratively devised and successfully implemented. Figure 1 illustrates the residual crime risk (RCR) model (Mitchell, 2021:23).

⁴ Based on a worst-case scenario, assuming that all damaged and vandalised ATMs are replaced.

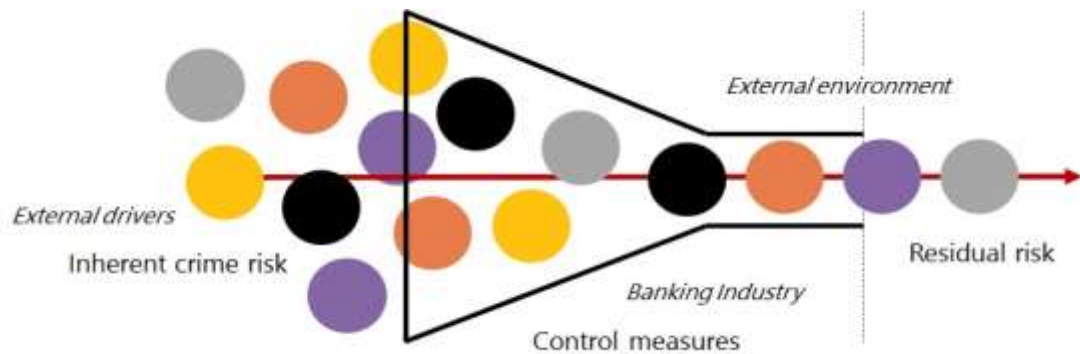


Figure 1: RCR model

The following is an explanation of the RCR model. Because banks are intrinsically exposed to specific risks in the case of express takeovers, they have control procedures in place to manage and limit their exposure to them. On the other hand, they have little influence over their external or macroenvironment.

This is especially evident in shopping malls, where banks have little say over security measures and no control over crimes that do not affect their operations. But banks have back-up plans and make provision for potential disasters or other conditions if shopping centres are located in high-risk areas.

The RCR model is complemented by a risk-based approach (RBA) to crime. Together they allow banks to spend their resources and operational costs more efficiently, allowing them to prioritise and concentrate on critical risks while implementing preventive measures appropriate to the risk's nature (Mitchell, 2021:108). Although this method promotes a thorough understanding of the risk and underlying risk such as express takeovers or unrest, it does not always limit the residual risk (or spill-over effect).

Express takeover research has found that all the participants were angered and frustrated by the recent political turmoil, which serves as a pretext for or stimulus to express takeovers or unrest (Mitchell, 2021:23). One of the participants mentioned that:

“Some of the early precursory triggers were ignored, thus making it more difficult to measure the current risk and/or the impact thereof going forward, for instance, repeat victimisation of the same shopping centre and unrest-related incidents. More frustratingly, it is evident that the Government and the SAPS are failing society at a very basic level of its core function. In terms of the South African Police Act, they are required to prevent, investigate and combat crime, maintain public order, protect and secure society and its property; importantly, to uphold and enforce the law (South African Police Act of 1995:5). For this reason, society is forced to introduce out-of-the-box strategies, including new and innovative ideas to protect assets and employees”.

Other participants agreed. They cited the RCR model and indicated that changes in the macro risk ecosystem within a specific setting such as express takeovers, will affect any type of risk. These risks do not occur in a vacuum and are the result of the interaction between several external risk factors that directly or indirectly affect the control measures and produce a specific outcome that can be measured if the threat is identified promptly and if appropriate mitigation measures are developed and implemented. Because it is impossible to manage the threat of express takeovers and unrest-related incidents in a vacuum, understanding the threat posed by residual risk and reaching consensus are critical. In this context, the RCR concept is significant because it provides strategic counsel that allows executives and operational managers to make proactive, well-informed decisions.

Contextualising the residual crime risk model

According to the participants who took part in the express takeover research, the practical application of the RCR model is best described as follows: any location, including a shopping mall or shopping centre (SC), is inherently vulnerable to some form of crime influenced by underlying external risks such as the SC's access control (Mitchell, 2021:24). Different control measures are in place to secure assets. Because of these different control measures, target displacement occurs. Here is a case in point: because of their particular business models and mitigation strategies, vulnerable targets are attacked. However, the mere possibility of an attack on a specific location or shopping centre forces the probability of unforeseen risk exposure, leading to an increase in residual risk. One of the participants in this study said (Mitchell, 2021:34):

"We live in a country where crime has become an acceptable cultural norm." Another commented: "While this does not apply to the general population, some communities or individuals see crime leftovers as an opportunity to be rewarded".

Based on the express takeovers in Limpopo and Mpumalanga and during the Zuma unrest, the following residual risks affecting the BI were identified:

- Bank customers, employees and other workers such as security personnel stationed at affected locations or shopping malls, face actual or potential harm or death.
- Theft of office equipment occurs, including repeat victimisation of a bank branch owing to its geographical position (a hot spot).
- Theft of property takes place such as the removal of ATM safes and/or any other movable property of value.
- Vandalism of property such as spray-painting of ATM screens, damaging of keypads and smashing of branch windows, occurs.
- Customers and bank clients are lost because of repeat-victimisation patterns. In such cases, the same shopping centre or geographical region is repeatedly targeted by criminals.
- Even though the attack may not be directed at a bank, bank clients are fearful of becoming victims of crime and, therefore, avoid a shopping centre or region. The same may apply to the general public and their perceptions of the shopping centre or area.
- Owing to continuous crime and its associated risks at a shopping centre or in an area, banks are forced to close their branches or remove their ATMs because clients prefer to visit branches or ATMs in a more secure area.
- Banks are hesitant to reopen branches because of the significant reputation risk. Employees may believe that management is indifferent because the branch is located in a high-crime neighbourhood and working there is risky.
- Bank employees and/or clients may be held hostage.
- Target displacement occurs when, for instance, criminals start to target ATMs instead of in-store drop-down safes or vice versa.
- Operating expenses increase to mitigate residual risk. This may entail removing equipment or replacing damaged property such as ATMs. Operational costs also include the deployment of static guards, ATM replenishment by cash-in-transit providers, as well as armed response to make site or bank visits.
- Insurance premiums may increase.

In summary, residual risks or hazards are often ignored and misinterpreted by bank departments, security providers, mall managers, or owners and staff. Express takeovers of shopping centres and the Zuma unrest have highlighted the fact that risk and financial ramifications affect not only individual businesses, but also macro business models. And they increase the likelihood that affected employees will

lose their jobs. Although there are no guarantees, bank officials have indicated that, in such cases, affected employees are usually transferred to other branches. Some ATMs, for example, are not replaced because of the cost of structural issues and replacement prices.

Express takeovers: Any reasons for concern?

In the past, political unrest, ethnic conflict, racism, poor service delivery, and criminal violence have contributed to civil unrest in South Africa. Nonetheless, such incidents of civil unrest have always been erratic and unpredictable. In a recent article, Finance Minister Enoch Godongwana warned about the country's deteriorating socioeconomic situation (BusinessTech, 2022). He commented that "*service delivery is likely to lead to increased unrest and protest actions*". The finance minister confirmed findings in the express takeover study by saying that "*while much of the rioting was undoubtedly driven by criminal elements, it found fertile ground in the desperate economic situation faced by many of our people*". Most security experts who were interviewed warned that this type of crime could easily be repeated, especially during the African National Congress's presidential and national elections in 2024. These experts all believed that this type of modus operandi may repeat itself even nationally. They argued that substantial economic inequality; segregated living areas; the socioeconomic impact of COVID-19; widespread corruption; high unemployment; a breakdown in service delivery; the mismanagement of state funds; political instability; and a dysfunctional police service are some of the "*triggers that could ignite the next event*".

The systemic risk posed by express takeovers or another Zuma unrest accompanied by violent protests and anarchy, cannot be tolerated. This could result in the failure of the financial sector and a severe economic downturn or even an economic breakdown. The only solution is to prepare for such disasters. In a divided country demoralised by crime and corruption, such a solution will be costly.

At the same time, society is in jeopardy because South Africans have come to accept violence and lawlessness as an inevitable part of life. We have grown accustomed to violence, criminality, protests and upheaval. Social unrest and looting has become so common that it only registers as the proverbial blip on our collective radar. It soon becomes another statistic and is never addressed. The best description of this situation is as follows:

In July 2021, there was civil unrest and widespread looting, followed by express takeovers. The question we should be asking is whether or not we will see an increase in this type of crime. The answer is obvious, yes, because unrest is synonymous with the South African political landscape, express takeovers are a branch of the "old tree" they have happened before, were sensationalised, and have never gone away. If anything, things will worsen (sic).

Criminogenic risk factors contributing to express takeovers or unrest

The apparent ease with which the July 2021 unrest modus operandi is modified to commit express takeovers is disturbing. Certain provincial commanders of the SAPS have alluded to the involvement of career criminals. This was pointed out in the Jane Furse incident, when five suspects were arrested and linked to 10 cases of murder, ATM bombings, safe bombings and business robberies (Ngcobo, 2021).

It can therefore be alleged that this arrest ((Mitchell, 2021:28):

"serves as evidence that express takeovers are well organised and committed by criminals who have the necessary skills or expertise to commit different crimes. The mere fact that these criminals target and operate in different areas are another concern and increase the likelihood of

geographical crime displacement and repeat victimisations, [the] more so seeing that one of the arrested men is wanted for an ATM bombing committed in Tzaneen in October 2020.

Another factor to consider is the emergence of splinter gangs that either reassemble after an arrest or form new groups to commit crime.

According to some ATM bombers operating in the banking sector, splinter groups are not a new phenomenon. In fact, they frequently include new people who may not be skilled or experienced enough to carry out a crime, and increase the possibility of error or, in the worst-case scenario, harm to or the death of innocent bystanders. As to express takeovers, we could argue that civic upheaval and widespread looting serve as a learning school for organised crime groups to quickly overcome their own weaknesses. During the Zuma unrest, for example, criminals realised that the SAPS lacks the capacity to cope with large crowds. The frequent changes in their modus operandi during ATM bombings and cash-in-transit robberies prove that crime syndicates have learned to outsmart mitigation measures. At present, nothing prevents them from carrying out express takeovers or inciting unrest to commit crime.

Since the express takeovers in the Limpopo and North West Provinces, criminal groups have consisted of both local criminals and foreign nationals. The fact that this is not a new phenomenon is confirmed not only by Rossouw's research, but also by arrested bank robbers (Rossouw, 2014:32-36). The recruitment or coercion of individuals or entire communities to participate in express takeovers is disturbing. In the express takeover study, one of the participants was of the view that this is alarming, especially when "*Nyaope*⁵ perpetrators" were involved. These offenders are described to be low-level criminals in need of money to fund their addiction. Another matter of concern is the alleged involvement of local populations in some regions where unrest or express takeovers have been reported (Mitchell, 2021:36).

Participation can be either active or passive, but criminal intent cannot be ignored. One of the participants stated that, in all the cases known to him (Mitchell, 2021:36):

"drop-down safes and luxury items with a high cash value were targeted. This suggests an intent to commit crimes driven by the potential financial reward, rather than hunger or poverty. Therefore, arguments relating to deteriorating socio-economic conditions, such as poverty and hunger, become irrelevant. It is important to note that not all hungry and poor individuals resort to criminal activities. Instead, the prevalence of unrest and looting signifies a failure in social structures and a breakdown in social ethics, wherein crime is justified under the guise of civil unrest".

The criminal intent in express takeovers is highlighted by the fact that individuals become criminals when the benefits of criminal behaviour outweigh its drawbacks. Despite the logical connection between crime and unemployment, this association is not always transparent and should be approached with caution. It is also important to note that the impression that crime is more prevalent among low-class offenders is false. Although our research suggests a nexus between crime and low-income communities in express takeovers, the complex relationship between class and crime puzzles SMEs and investigating officers. We are, therefore, of the view that although poverty or unemployment may contribute to the development of pro-crime values, they cannot fully explain the association between socioeconomic conditions and criminal behaviour. Willingness to participate in criminal activity may be result of learned or observed pro-crime values through exposure to criminal behaviour patterns. Such exposure may explain to some extent participation in express takeovers.

⁵ *Nyaope*, also known as *wunga*, is an extremely addictive and harmful street drug available in South Africa only.

In our examination of express takeovers, the concept of active versus passive engagement was often raised. Active participation refers to taking an active part in crime. Passive participation, on the other hand, refers to behaviour either after a crime has been committed or when a crime is still in progress such as looting shops while criminals are busy committing a crime. The following conceptual model, depicted in figure 2, explains active and passive involvement.

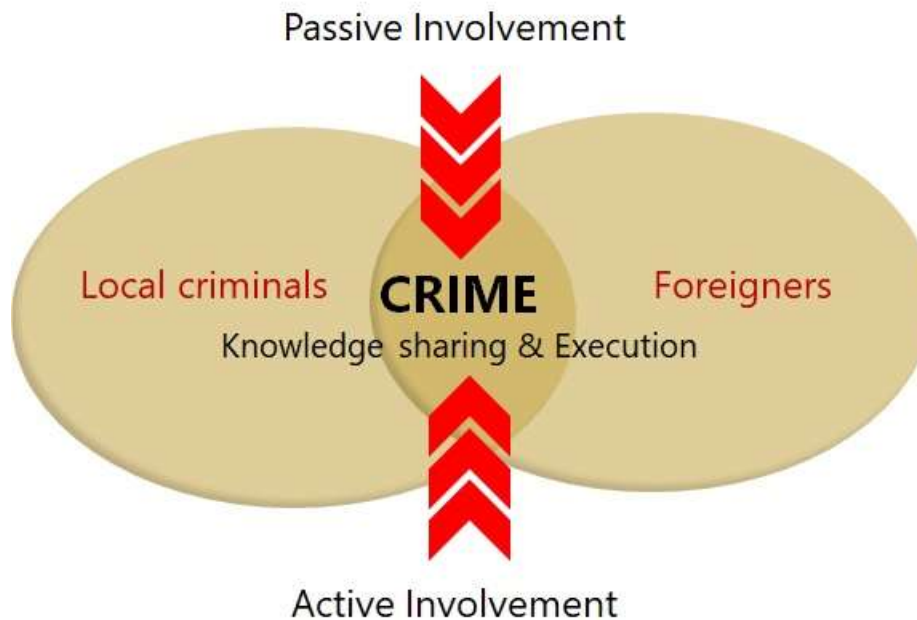


Figure 2: Active and passive involvement

This concept best describes express takeovers, which occur when local crime syndicates and foreigners from neighbouring African nations with the same needs and values, congregate in place and time. Their perception of apprehension influences their motives. Moreover, crime is committed over a period, influencing its frequency, priority and intensity. Knowledge and expertise to commit crime are readily shared. Express takeovers are appropriate in this situation. Two external factors influence crime either directly or indirectly: passive and active involvement (Mitchell, 2021:32).

We can conclude that the use of explosives in ATM bombings and the transition to other crimes such as cash-in-transit robberies, are prime examples of how criminal activity is learnt and perpetuated. The learning view assumes that criminal beliefs, conventions and motivations are acquired through interpersonal interaction (Siegel, 2016:229): *“The requisite skills and techniques are likewise learned, although their content varies widely with the complexity of the crime.”* Criminal behaviour is considered a process of social learning that is not influenced by legal or political direction.

As a result, the skills and motivation for crime are derived from contact with values, attitudes, definitions and patterns of criminal behaviour. Consequently, it can be argued that, in the case of express takeovers, criminal and non-criminal behaviour result from the same learning processes. Figure 2 is best described as follows:

Passive involvement

Passive involvement stems from the behaviour of people such as community members, armed response, the SAPS, or any other individual who has knowledge of a crime but does not immediately disclose it or respond to it (Mitchell, 2021:32-35). They are involved in crime immediately after it has

been committed. These individuals include detectives and prosecutors who deliberately delay cases in court or "pull" cases owing to an alleged lack of evidence to prosecute. Police officers who release defendants before their initial court appearance, usually within 48 hours, fall into this category.

Active involvement

This type of involvement results from the behaviour of any individual who actively participates in crime, for example, an express takeover (Mitchell, 2021:32-35). The willing participation of community members could also be the result of a breakdown of ethical and social standards, which are crucial for controlling criminal behaviour (Durtkheim, 1964:180-213). Any stable society has norms and values. During an economic or social collapse, other changes occur over time. Social change weakens the collective consciousness and questions prevailing morals. Sometimes, high crime rates cause a state of disorientation in people and they start to doubt social standards. It leads to abnormal behaviour, including participation in crime. This can also mean that some individuals, because they are unable to achieve their goals by legitimate means such as education or employment, turn to crime to attain them (Cloward & Ohlin, 1960:7-85). Although such behaviour is reprehensible, criminality and peer pressure provide relief for someone living an otherwise stress-filled life (Siegel, 2016:229).

A collective response to mitigate express takeovers and unrest: understanding the failures

Research by Minaar emphasises the need for collaborative crime prevention efforts, such as national collective forums or partnerships (Minaar, 2004). Although his research focuses on private security firms, it is evident that crime data is almost never shared and that coordinated efforts in the gathering, collation, and analysis of crime data are needed.

Most industries, including the banking industry (BI), and several bodies such as the Cash-in-Transit Association of South Africa (CITASA); the South African Petroleum Industry Association (SAPIA); Business Against Crime South Africa (BACSA); and the Consumer Goods Council (CGC), do not share their crime data (Mitchell, 2021:58). This poses serious mitigation risks in that crime data are not analysed collectively to understand crime risk factors such as criminals' modus operandi and preferred targets, to find evidence of crime displacement, detect changes in temporal patterns, or identify offenders (Mitchell, 2021:56-59).

A collective effort would require sophisticated analytics tools such as the use of artificial intelligence (AI) models on social media platforms, to mine data, detect bias in data sources and identify abnormalities. Sophisticated tools will allow industries and the SAPS to respond to risks effectively or proactively, especially during disruptions or after an express takeover (Mitchell, 2021:60-67).

Withholding crime data creates a silo effect because each industry focuses on only a small part of the broader crime or threat landscape. Data are rarely shared and if they are, they are shared selectively. The merging of data will help to understand the factors underlying crime. Independent crime-fighting hampers a collective response to crime. If there is no collective effort, crime spreads like a cancer and criminals prosper. In addition, industries' independent cooperation with the SAPS often results in a duplication of effort.

Although independent crime fighting measures appear to some to be effective by the relevant industries, they put additional strain on the SAPS's ability to support separate sectors or endeavours. Some industries firmly believe in forums consisting of the police and industry representatives who jointly develop mitigation solutions and collective crime control initiatives. Most of the participants in this study disagreed with this approach. They were of the view that industry attempts to solve crime on their own through crime forums involving the SAPS are unsustainable. Although this approach was effective in the late 1990s and early 2000s, a lack of accountability or executive decision-making authority renders them

ineffective. Industry representatives who participate in these forums often emphasise that they are not authorised to make judgements or impose potential solutions.

Many key industry players agree that this strategy is no longer applicable. Forums have become mere talk shows owing to participants' inability to ensure that decisions are carried out. Some provincial commanders of the SAPS refuse to renew or strengthen previous or ongoing public-private partnerships (PPPs) in their provinces such as priority forums or private crime control efforts. In addition, meetings are often attended by unprepared or uninformed lower-ranking police officers who are unable to participate in meaningful discussions (Mitchell, 2021:64). One of the participants commented as follows:

Unfortunately, efforts to reduce crime are no longer transparent or a shared priority; instead, the SAPS and industry organisations tasked with hosting crime data are much more divided. Crime data is occasionally shared, commercialised, and fragmented, resulting in industry silos that make coordinated efforts nearly impossible. This restriction limits the sharing of crime data. The effective use thereof is questioned, including the collation and dissemination of analytical products.

Although the SAPS is in disarray, some pockets of competence still exist; so all is not lost. To combat organised crime and corruption, all industries must help to improve the SAPS's capabilities. It is believed that despite the failure of crime control efforts, businesses and the SAPS can learn from the past and develop workable solutions. In response to police blunders, some industry experts echoed this belief: "At some point, we fail. Failure is inevitable, but learning from failure is not" (Faul, 2021).

Centralised predictive capability and the use of advanced analytics

In view of the preceding discussion, an overall crime control model with predictive capability is critical. Express takeover research has found that "a communal crime control model is urgently required and cannot be ignored because crime has become a non-negotiable issue" (Mitchell, 2021:65). Industries hosting crime data should support such a project. Although the SAPS should be involved, they cannot be responsible for such a project. According to a crime reporter who supports this assessment, the crisis the State Security Agency (SSA) and Crime Intelligence (CI) are good examples why the SAPS should rather be a partner in such a project (Janse van Rensburg, 2019). The South African Police Service (SAPS) encounters obstacles in efficiently combating crime, attributable to the pervasive nature of criminal activities and their difficulties in acquiring actionable intelligence for effective crime control. Since reactive policing has replaced proactive policing, efforts to reduce overall crime have been significantly hampered.

The only realistic course of action is an inter-industry forum that would allow for the creation of a collaborative workshop for research, discussions, and novel approaches to crime prevention in general. This could lead to the development of a formal framework according to which effective partnership policing could result in a model for group crime control that benefits everyone. BACSA already has some capability in the form of their Eyes and Ears Initiative (E2). BACSA, its members and the police have the capacity for constant reactive information sharing. The cash-in-transit industry (CITASA) and the private security industry (PSI) can convey information almost in real time. After they have been analysed, threats are communicated by WhatsApp and Messenger to group members and the SAPS. By means of the E2 project or the command centre, any vehicle that has been stolen or used in a crime can be located and monitored by one of their member networks or CCTV cameras. But there are some challenges. For example, messages sent from certain WhatsApp and Messenger groups may be excessive. One of the participants warned that:

"This may be too much for the police to respond to, questioning its impact, and creating the impression that the project is not being used properly. It is, however, a significant step forward and can serve as a learning exercise for the anticipated SAPS Nerve Center".

The project, which cannot claim to be the ultimate solution, faces some challenges. Because of the E2 project's low impact and poor collective response as it excludes the wider society, crime is not addressed as a collective response. The macroenvironment must participate in the E2 project to make it a reliable solution. Except for that, delegates must have the authority to carry out decisions. Members must also be well-versed in crime and crime management, that is, they need to "have a solid understanding of crime control and mitigation; otherwise, it may fail and not be the ideal solution" (Mitchell, 2021:65). The E2 project's ability to extrapolate data from any social media platform and incorporate it into an existing crime data (overlay) is a step in the right direction. Although the possibilities are endless, it is difficult to gather everyone's feedback. This major impediment must be sorted out as soon as possible. Past crime trends can be used to predict future risk. Many industries host existing crime data, which has the advantage of AI data mining capacity. Combined with reports of stolen or taken vehicles, existing crime data enables almost real-time incident reporting, access to CCTV footage and facial-recognition technology (Mitchell, 2021:63-65).

As illustrated in figure 3, the situation is not hopeless because there are viable options. Although the model's core is taken from the intelligence cycle, the BASA and E2 projects may be long-term solutions in that the upgraded version incorporates existing technology and capabilities.



Figure 3: Crime Control in SA – A Collective Approach

The model's goal is to help one another in a non-commercial and non-competitive manner. Doubtlessly, challenges such as crime data exchange, will crop up because private security firms are extremely competitive and crime data may be used improperly because of it. But no challenge is insurmountable with adequate due diligence; the application of minimum information security standards (MISS); non-disclaimer agreements (NDAs); and service level agreements (SLAs) based on ethics and good governance.

Finally, crime can be reduced in practical ways and an effective crime control strategy can be devised. Crime reduction and control are difficult and a simple solution does not exist. The certainty of detection; prevention; investigation; prosecution; and punishment should be the primary response to the unrest and express takeovers in our country. With such a certainty, a proactive and reactive emphasis will be placed on group activities and a workable crime control paradigm. In other words, irrespective of the area in which crime occurs, criminals pose a constant threat to South African industries and society as a whole.

Recommendations

The establishment of a comprehensive and collaborative crime prevention framework is recommended. Immediate action is needed to establish a unified and proactive approach to combat express takeovers in South Africa's banking industry. This requires the creation of a comprehensive crime prevention framework that fosters strong collaboration among industries, law enforcement agencies, and relevant stakeholders. The framework should prioritize information sharing, intelligence gathering, and joint operations to effectively address the evolving tactics of criminals.

Furthermore, it is recommended to enhance security measures and infrastructure in high-risk areas. The targeted financial service providers must bolster their security measures, particularly in shopping malls and other high-risk areas. Adequate investment in robust security systems, such as cash degradation technology, advanced surveillance systems, and trained security personnel, is crucial to deter and mitigate the risks associated with express takeovers. Close cooperation between banks, private security firms, and law enforcement agencies is essential to ensure the implementation and maintenance of effective security protocols.

Lastly it is recommended to strengthen crime data integration and analytics capabilities. The fragmentation of crime data repositories hampers the collective understanding of crime risk factors and the identification of offenders. It is imperative to invest in advanced analytics and artificial intelligence (AI) technologies to gather, integrate, and analyse crime data comprehensively. By harnessing the power of data-driven insights, law enforcement agencies, industries, and the inter-industry forum should work collaboratively to detect patterns, predict potential hotspots, and respond proactively to emerging risks.

These three recommendations will help mitigate the severe consequences of express takeovers, safeguard the banking industry, and protect the economy and social systems of South Africa. Taking immediate action and adopting a collective and proactive approach are essential to tackle this growing threat effectively.

Conclusion

Because society has different views of shopping malls, people have different ideas of safety. Understanding systemic risk is critical when security measures fail and control over a site is lost. The threat of express takeovers such as those during the Zuma unrest or possible reoccurrences of them necessitates consideration for a collective approach to mitigate risk. Banks have a vested interest in shopping malls because they are tenants and have branches in them at which their clients and staff interact frequently. To ensure consistent day-to-day activity, their branches have safes, ATMs and valuable items. Customers must be able to conduct their banking transactions in a safe setting. The same is true for employees, whose personal safety is as crucial as the preservation of bank assets. A safe environment may be jeopardized if physical security measures, particularly those provided by security guards and private security firms, are disabled during express takeovers because of violence and widespread looting. In view of the Zuma unrest, it could be argued that willing offenders are extremely violent and have little regard for life and property.

The fact that express takeovers carry a certain amount of risk has been highlighted in this article. They create additional problems in an already divided society. Express takeovers, as a new type of crime, are a symptom of a larger crime prevention problem and various risk factors in South Africa. An ineffective state apparatus demonstrates to ordinary citizens that if properly organised and focused on time and space, criminal activity can be effective.

Criminals understand it, but the criminal justice system does not. In a society where there is little to no control over crime, violent crime poses serious problems. Owing to the fragmentation of crime data in numerous repositories, police competence and capabilities have been called into question, and there is no operational net asset (ONA)⁶. A coordinated, cross-industry effort is the only way to lower the risk of crime and normalise the balance of crime. The question is: are we adequately prepared to fight a battle in which capacity-based planning is the only viable strategy?

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⁶ The ONA informs strategic and tactical decision-makers of the complementary effects and supporting missions and tasks in applying the full range of law enforcement actions to reduce a criminal's willingness and capability. It is done in support of national business crime fighting objectives. The ONA's purpose is to not only identify key links between and nodes within organised crime groups, but also propose methods to neutralise them and achieve the desired outcome.

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