

Commercial Banks' Crime Prevention Strategies Against Armed Robbery Attacks in Ibadan Metropolis, Nigeria

*Usman Adekunle Ojedokun**

Ph.D, Lecturer

Department of Sociology,

University of Ibadan

Muazu I. Mijinyawa

Ph.D Candidate

Department of Sociology,

University of Ibadan

Abstract

Bank robbery is increasingly constituting a serious threat to human safety and security in Nigeria. Thus, the central objective of this study was to investigate the risk factors accounting for the vulnerability of commercial banks to armed robbery attacks despite their adopted crime prevention strategies. The situational crime prevention perspective was employed as a conceptual framework. Data were elicited from chief security officers of 20 commercial banks, 10 bank tellers, and seven officials of the Nigeria Security and Civil Defence Corps (NSCDC) through a combination of in-depth interviews and key-informant interview methods. Results showed that human factors and logistic issues were contributing to the vulnerability of commercial banks to armed robbery attacks. Although banks are consciously investing in technological and non-technological security systems, criminals still consider them suitable targets. It is imperative for commercial banks to regularly conduct thorough background checks on their staffers so as to ensure early detection of employees with criminal tendencies.

Keywords

Armed robbery, Bank robbery, Commercial banks, Crime prevention strategies, Nigeria

* Direct correspondence to Usman Adekunle Ojedokun at University of Ibadan; uaojedokun@gmail.com

* <http://dx.doi.org/10.36889/IJCJ.2022.003>

* Received 9 May 2022; Revised 21 July 2022; Accepted 24 August 2022

INTERNATIONAL JOURNAL OF CRIMINAL JUSTICE, Vol. 4 Issue 1, September 2022, 49-73

© 2022 Korean Institute of Criminology and Justice (KICJ)

INTRODUCTION

Bank robbery has attained the status of a social problem in Nigeria (Adebayo, 2015; Garuba, 2015). Although it is true that the problem of armed robbery attacks targeting commercial banks is not a recent phenomenon in the country as its emergence dates back to the 1970s just after the conclusion of the Nigerian civil war (Otu, 2010; Ugwuoke, et al., 2021), its frequent occurrence in recent times makes it a serious issue requiring critical attention. Indeed, the prevailing situation in different parts of Nigeria indicates that bank robbery has become one of the dominant forms of armed robbery with many cases being recorded annually (Ezediumo, 2021; Ojomoyela, 2021; PM News, 2019; This Day, 2021; Vanguard, 2018; Vanguard, 2022).

The rising incidence of bank robbery in Nigeria is a major cause for concern because it constitutes a potent threat to human safety and security, fosters an atmosphere of fear and apprehension, and frequently culminates in the destruction of valuable properties. For instance, 12 persons including six policemen and six bank customers were killed in April 2018 during a bank robbery operation in Offa town, Kwara State (Punch, 2018). In another incident that occurred in Isanlu town, Kogi State in June 2020, nine persons were shot dead in the course of a bank robbery operation (PM News, 2020; Vanguard, 2020). Furthermore, seven persons were killed during a robbery operation simultaneously targeting two commercial banks in Osun State on June 2, 2021 (Punch, 2021).

Apart from its obvious deleterious impacts on human lives and material resources, a bank robbery has the tendency of resulting in huge financial losses for targeted banks, it can culminate in loss of employment for bank officials, and it can also force banks located in frequently targeted communities to completely fold-up. Despite the fact that commercial banks in Nigeria are generally being protected by security guards and typically do have different security gadgets installed within their premises, bank robbery is increasingly becoming commonplace in the country (Punch, 2021; Vanguard, 2020; Vanguard, 2022). Thus, it becomes imperative to interrogate the situational and contextual factors underlying the susceptibility of commercial banks in Nigeria to armed robbery attacks.

Although the problem of armed robbery has commanded tremendous scholarly attention in Nigeria, empirical studies specifically focusing on bank robbery are very rare. Adebayo (2015) and Garuba (2015) whose separate studies principally examined

bank robbery analysed the problem using a theoretical approach. Also, other related studies such as those of Kpae and Adishi (2017); Otu (2010); and Otu and Elechi (2015) x-rayed it within the general context of the armed robbery problem in Nigeria. Thus, research of this nature which specifically investigated the risk factors accounting for the vulnerability of commercial banks in Ibadan metropolis to armed robbery attacks despite their adopted crime prevention strategies is apt and timely to the extent that it generated unique insights into the indices that are associated with the occurrence of this form of crime, and also yielded first-hand information that could prove beneficial in the development of useful practical measures that can be employed to effectively combat the crime of bank robbery in Nigeria and elsewhere. Against this background, the specific objectives of this study were to: (a) investigate the reasons why commercial banks are becoming soft targets for armed robbers; (b) investigate commercial banks officials' experiences of armed robbery attack(s); (c) examine the security systems available in commercial banks to prevent armed robbery; and (d) examine the strategies being employed by commercial banks to protect their employees in the line of duty.

LITERATURE REVIEW

Globally, armed robbery is among the major threats confronting the effective operation of commercial banks (Borzycki, 2003; de la Cruz Lopez et al., 2022; Piaskoski, 2019; Weisel, 2007). In his own analysis of the situation in Italy, Dugato (2014) mentions that bank branches are typically attractive targets to armed robbers because significant amounts of cash are usually available for them to steal in such locations. In the same vein, Alkhawaja, Ibrahim, and Jaradat (2020) lament that the frequency of bank robbery incidents in Jordan has consistently imposed a substantial burden on the country's banking industry. Hansen, Armour, Shevlin, and Elklit (2014) opine that bank employees in Denmark are frequently at the risk of being victimised by armed robbers. Also, Adebayo (2015) laments that bank robbery is increasingly becoming attractive to armed robbers in Nigeria because their criminal operations are usually carried out without any form of hindrance while huge amounts of money are always carted away. Similarly, Otu (2010) notes that bank robbers in Nigeria have, over time, become unafraid of law enforcement officials as they are increasingly relying on the use of sophisticated guns, axes, matchets, and dynamites. In their own evaluation of the crime,

Kamphuis and Emmelkamp (1998) argue that the fact that bank robbery often leads to loss of funds, the destruction of banks' physical properties, the disruption of banks' business operations as well as homicides make it a crime with significant socio-economic consequences.

Typically, banks are well-secured and often maintain elaborate security practices (Borzycki, 2003; Khera and Verma, 2014; de la Cruz Lopez et al., 2022). Wiesel (2007) claims that available security systems in banking environments are usually highly standardised and often electronically operated. Also, Fuller (2014) argues that banks are often characterised by the use of strong environmental crime prevention gadgets, onsite security, and strict cash handling procedures because of the threat that is constantly posed to their commercial operations by robbers targeting them. Weisel (2007) maintains that though most banks rely on the traditional bank security practices such as the use of alarms, surveillance systems, and bait money with the aim of increasing the likelihood of criminals' apprehension, some banks are using more proactive security strategies that are specifically designed to thwart robberies before they even occur, by restricting the amount of cash at hand, by restricting customers' physical access through the installation of bullet-resistant bandit barriers, and by employing the use of access control vestibules (also known as man-catchers). Hansen et al. (2014) ascribe the recorded decrease in the annual rate of bank robbery incidents in Denmark to the adoption of some preventive actions which included the introduction of cashless bank branches, the deployment of machines for cash depositing, surveillance, and the adoption of cash recycling machines. On his own part, Clarke (1990) identifies the responses of many banks in Australia to robbery incidents as including making use of guards, dye bombs, time-delay locks, and popup or bulletproof screens. Generally, banks' security practices are often a reflection of a variety of goals which range from ensuring the safety of customers and employees to attracting more customers, generating profits, protecting their assets, recovering stolen money, and apprehending offenders (Wiesel, 2007).

THEORETICAL FRAMEWORK

The propositions of situational crime prevention (SCP) perspective as developed by Derek Cornish and Ronald Clarke provided the theoretical guidance for this study.

SCP is essentially built on the ideas of routine activity theory (RAT), rational choice theory (RCT), and crime patterns theory (CPT) (Back & LaPrade, 2020; Cornish & Clarke, 2003; Wortley, 2002). It is mainly concerned with how the occurrence of a crime can be prevented by changing the situational or spatial features present in an environment. In essence, this approach essentially centres on the introduction of discrete managerial and environmental change for the purpose of reducing the opportunity for crimes to occur ... it seeks not to eliminate criminal or delinquent tendencies through the improvement of society, but to make criminal actions less attractive to offenders (Clarke, 1995; Cornish & Clarke, 2003; Reyns, 2010). Thus, SCP primarily seeks to solve and reduce crime problems in an action setting by minutely analysing specific crime types (or problems) for the purpose of uncovering the situational factors that are facilitating their commission (Freilich & Newman, 2016).

Another core assumption of SCP is that opportunity is central to the occurrence of a crime because more opportunities lead to more crime, easier ones attract more offenders, and the existence of easy opportunities makes possible for a "life of crime" (Clarke, 1995; Connealy & Piza, 2018). It also views society as playing a role in inadvertently creating crime through the manufacturing of "criminogenic goods", leaky systems, and poor management/design of facilities (Clarke, 1995). Therefore, it prescribes the adoption of certain measures that will be directed at highly specific forms of crime through the management, design, or manipulation of the immediate environment in which these crimes occur so as to reduce the opportunities for their occurrence (Hough, Clarke & Mayhew, 1980). SCP also recommends the introduction of both "hard" and "soft" interventions in tackling a crime - hard interventions centre on either deterring a potential offender from committing a crime or making it impossible for him/her to commit the crime regardless of his/her intent or level of motivation, while soft interventions essentially involve the elimination of the situational prompts/cues that can increase a person's motivation to commit a crime during specific types of events (Cornish & Clarke, 2003; Freilich & Newman, 2016; Wortley, 2008).

Furthermore, SCP asserts that crime can be prevented through the creation of environmental settings that will, directly and indirectly, impact criminals' perceptions of efforts, risks, rewards, provocations, and excuses (Back & LaPrade, 2020; Cornish & Clarke, 2003; Welsh & Farrington, 2004). Thus, it puts forward five major crime prevention strategies that can further be broken down into 25 different techniques which include: (i) increasing the effort (this connotes physically separating the offender from his/her target through target hardening, access control, screening exits, deflecting

offenders and controlling tools); (ii) increasing the risk (this suggests the manipulation of the environment in as permanent a way as possible to limit criminal opportunities by extending guardianship, assisting natural surveillance, reducing anonymity, utilising place managers and strengthening formal surveillance); (iii) reducing rewards (this entails concealing targets, removing targets, identifying property, disrupting markets and denying benefits); (iv) reducing provocation (this involves understanding and reducing the immediate triggers of criminal events by reducing frustrations and stress, avoiding disputes, reducing emotional arousal, neutralising peer pressure and discouraging imitation); and (v) removing excuses (this connotes setting rules, posting instructions, alerting conscience, assisting compliance, and controlling drugs and alcohol). For a table that fully depicts SCP's 25 crime prevention techniques, see Back and LaPrade (2020) and Cornish and Clarke (2003).

In the context of this current study, the continual exposure of commercial banks in Ibadan metropolis to armed robbery attacks despite the modification of their business environments through the presence of armed security guards and the installation of some vital electronically operated security devices may be due to the actions of human saboteurs who are collaborating with criminals and/or banks' managements inappropriate deployment of security gadgets that are available within their business premises. The existence of these situations (the presence of human saboteurs and inappropriate use of security devices) in commercial banks will bring about a reduction in both the efforts and the risks that are embedded in the successful perpetration of bank robbery operations. Hence, commercial banks will continue to be attractive targets to robbers.

The specific methodology that was employed for the execution of this research in terms of the rationale behind the selection of the study area, the categories of individuals that constituted the study population, the research design that was adopted for the study, and the methods that were employed for data collection as well as the procedure that was utilised for the analysis of the elicited data are discussed in the next section.

METHODOLOGY

Ibadan city in southwest Nigeria was purposively selected as the study location. The choice of the city was informed by the fact that there are many commercial banks

operating within it. Also, it is among the cities in Nigeria that are notorious for a high rate of armed robbery incidents including those targeting banks (Adebayo, 2021; Agboluaje, 2020; Etuk & Nnam, 2018; Vanguard, 2022). The study population comprised chief security officers of commercial banks, bank tellers, and officials of the Nigeria Security and Civil Defence Corps (NSCDC). The inclusion of officials of NSCDC in the research was deemed necessary because their professional mandates and vocational-related experiences have adequately equipped them with first-hand information on armed robbery attacks targeting commercial banks.

Furthermore, this research was exploratory and cross-sectional in design. Although many branches of commercial banks operating in Ibadan metropolis were visited during the course of the fieldwork exercise, data were only elicited from banks' employees who were willing to participate in the research. Also, the NSCDC officials that were involved in the study were those who had had vocational-related experiences regarding bank robbery investigations. Thus, the total sample size for the study was 37 which comprised 20 chief security officers of commercial banks, 10 bank tellers, and seven NSCDC personnel. The purposive sampling technique was principally employed for the selection of all categories of respondents.

Key informant interviews and in-depth interview methods were principally deployed for data collection. Specifically, in-depth interview was used to elicit data from chief security officers of 20 commercial banks and 10 bank tellers, while seven key-informant interviews were conducted with the officials of NSCDC. A major advantage of the qualitative approach lies in the fact that it allows for a detailed exploration of sensitive topics in context (Isiugo-Abanihe, 2002). However, it is often difficult to generalise its data due to its typical small sample size. The unwillingness on the part of many staffers of commercial banks to participate in the study, owing to the sensitive nature of bank robbery, necessitated the exclusive utilisation of interviews for the in-depth exploration of the subject matter.

Generally, interviews were conducted with the study participants with the aid of a voice recorder through face-to-face informal chats. The qualitative method of data analysis was engaged to analyse the data. The generated data were essentially manually content-analysed. This process involved a careful transcription, detailed description, and meticulous interpretation of the elicited data. This procedure was adopted to facilitate the identification and understanding of the emerging patterns in respondents' submissions. In addition, some of the unique responses given by the respondents in the course of the interviews were quoted verbatim as a way of enhancing the quality of

interpretation and the logicity of the discourse. In addition, this study generally followed the international ethical standards prescribed for the conduct of social research by carefully upholding the principles of informed consent, voluntary participation, confidentiality, and non-maleficence.

RESULTS AND DISCUSSION

The major findings that emanated from this study are thematically presented, discussed, and interpreted in this section.

Reasons Why Commercial Banks are Becoming Soft Targets for Armed Robbers

To gain in-depth insights into the major indices associated with the frequent occurrence of armed robbery attacks on commercial banks, information was sought from the respondents on the situational and contextual factors exposing commercial banks to armed robbers. Multiple factors were identified by the respondents as contributing to the occurrence of the crime. A chief security officer in one of the commercial banks covered explained the situation this way:

The truth is that they usually (bank management) do not allow security guards to man available security gadgets. For instance, our installed CCTV can only be watched by our branch manager in his office. This is a person who has a lot of assignments on his table. The way we use CCTV in this bank is not the way it should be used. There is meant to be a specific person that is specially mandated to be monitoring the gadget. In actual fact, what this bank mainly uses CCTV device for is to play back some of the recorded events whenever something bad happened. Also, armed robbers attacking banks are not operating alone. They normally have informants who can either be a current staff or an ex-staff of a targeted bank. Some of these robberies are also acts of revenge from sacked bank staffers. This set of people normally furnish armed robbers with confidential information about their banks (*IDI/33/Male/ Bank CSO/ Ibadan*).

An official of NSCDC linked the situation to another reason:

Armed robbers are targeting banks due to the fact that cash has always been the main medium of transaction and operation in Nigerian banks. That is the attraction for robbers. Although banks have tried to go digital, nonetheless they still constantly do need large sum of cash to pay out to their customers and to also feed their ATMs (Automated Teller Machines). So, as long as banks continue making use of cash for most of their transactions, armed robbers will be attracted to them (*IDI/30/Male/NSCDC officer/Ibadan*)

In the words of another respondent:

Banks are becoming more susceptible to armed robbers because there are usually insiders that are supplying them damaging confidential information. Without the existence of such criminal collaborators, armed robbery attacks against banks are not likely to succeed. As long as there are informants giving armed robbers sensitive information, robbery will continue to happen in banks (*KII/36/Female/NSCDC officer/Ibadan*)

Another respondent also stated that:

First of all, robbers targeting banks are well-trained. They are familiar with the functioning of CCTVs, cyber cams and the rest. So, they know that most of the CCTVs that are installed in banks are not usually functional. Also, the weapons at the disposal of security operatives stationed in banks are not sophisticated enough. Police officers guarding banks are also working without the essential safety equipment and protective gears such as helmets and body armours. So, armed robbers always over overpower them whenever they attacked banks. Also, they (robbers) often have their spies and informants working in their targeted banks (*KII/40/Female/NSCDC officer/Ibadan*).

It can be inferred from the above narratives that different factors are responsible for the increasing susceptibility of commercial banks to armed robbery. All the respondents linked the frequent occurrence of bank robbery to a criminal conspiracy between insiders working in banks and armed robbers. Therefore, it can be deduced from this finding that saboteurs are playing a crucial role in the exposure of commercial banks to robbery attacks. Indeed, some low-ranking bank officials had been indicted as collaborating with criminals in some of the recent cases of bank robberies that were successfully investigated by law enforcement officials (Nwachukwu, 2019; PM News, 2019). In a particular incident that occurred in June 2022, a staff of a commercial bank was among a five-man armed robbery gang that was arrested in Ibadan city for planning a bloody robbery attack against his organisation (Olaniyi, 2022). Garuba (2015) and

Garuba and Aigbe (2010) in their studies separately established that bank workers usually resort to committing a crime against their organisations as a result of job pressure and the general state of insecurity pervading the banking industry in Nigeria. Apart from the role of saboteurs, other factors mentioned by the respondents as driving the occurrence of bank robbery were weak security systems, bank management's inappropriate use of security gadgets, and the constant availability of large volumes of cash in banks. The implication of this finding is that commercial banks are increasingly becoming soft targets for armed robbers not because they failed to introduce some discrete managerial and environmental modification measures aimed at reducing the opportunities for the occurrence of robbery incidents in their spaces of business operations. Rather, the expected values placed on their adopted intervention strategies (armed security guards and physical security systems) in terms of increasing the efforts and the risks that are associated with bank robbery perpetration were not met because of the existence of certain situations and conditions (bank staffers collaborating with armed robbers, weak security systems, inappropriate deployments of security gadgets by managements of banks and the constant availability of large volumes of cash in banks) acting together to compromise their overall effectiveness in preventing robbery attack. A similar study conducted in Italy by Dugato (2014) revealed that robbers usually found Italian bank branches attractive because they routinely manage and store significant amounts of cash. Leineweber and Buchler (1991) have equally observed that the best security is bound to fail if it is not properly installed, maintained, and operated.

Commercial Banks Officials' Experiences of Armed Robbery Attack(s)

An investigation was also conducted into bank officials' experiences of armed robbery attack(s) targeting their workplace as a way of understanding the patterns of occurrence of this form of crime. Some of them confirmed that their banks had experienced armed robbery attack(s) at some point in time. One of the chief security officers interviewed described an incident involving his own bank this way:

The incident (bank robbery) happened one night around 11 pm. There were two guards on duty. One of them went out to buy food. Before he got back, robbers had already gained entry into the bank premises. They were able to overpower his colleague and subsequently tied him up. When the guard who went to buy food got back, he was also attacked and tied up by

the robbers. They (robbers) were able to access our ATM gallery. They stole huge amounts of money. Some police officials who were on routine patrol later arrived at the scene after the robbery operation had been successfully carried out. In another incident that happened not too long ago, some robbers gained entry into the bank premises by climbing over a perimeter fence at about 2 am in the morning. They were able to steal some inverters that were being used for power generation in the bank (*IDI/38/Male/Bank CSO/ Ibadan*)

Another respondent shared his own experience thus:

The armed robbery attempt that targeted my bank happened at night. However, they (robbers) were not successful because we made use of a security alarm system that was available in the bank. With the activation of the alarm system, law enforcement officials in one of the nearest police stations were notified of the attack. They responded very fast and were able to abort the robbery operation (*IDI/34/Male/Bank CSO/ Ibadan*).

In the words of another security guard:

The armed robbery that happened here in 2016 did not directly target our bank. However, it occurred within the bank premises. It was on a Thursday morning around 10 am. We noticed a man sitting on a motorcycle that was parked across the road opposite the bank. We could not send him away because he was not sitting very close to our premises. Unknown to us, his two accomplices were in the queue with other bank customers. After some time, they pulled out a gun and shot it into the air to scare people away. They were able to rob a bank customer who came to deposit a large sum of money. Thereafter, they joined the guy waiting for them on the motorcycle and sped off. Law enforcement officials manning our bank were not yet around at the time the incident happened (*IDI/42/Male/ Bank CSO/ Ibadan*)

A bank teller had this to say:

The bank robbery operation that I witnessed happened in the daytime. We knew fully well that they (robbers) were coming as they were already shooting into the air before reaching the bank. We had telephone numbers of some DPOs (Divisional Police Officers) which we called, but their lines were all switched off. The robbers made use of dynamites to gain access into the banking hall. They were shooting sporadically throughout the duration of the operation. After the incident, we (bank staffers) were all arrested for interrogation and questioning (*IDI/36/Male/Bank Staff/Ibadan*).

The above submissions of the respondents indicate that the problem of armed robbery attacks on commercial banks is multidimensional in nature. It was clearly

established in the findings that bank robbery can take place in the daytime and at night hours. It can also be inferred from the findings that some armed robbery attacks occurring within bank premises may be primarily targeted at bank customers planning to deposit large sums of money or at bank customers who visited banks to withdraw huge amounts of money. Equally, some of the respondents mentioned that they had witnessed some robbery incidents that were mainly directed at some valuable items kept within their banks' premises. The implication of this result is that commercial banks are increasingly attaining the status of major crime attractors which criminals consider suitable sites for illegally gaining access to money and other desired valuables. This situation further calls into question the efficacy of commercial banks' security architectures. As can be gleaned from the narratives of the respondents, some of the robbery incidents that were recorded happened as a result of the inadequate number of security personnel guarding banks, poor access control, and weak surveillance capacity of installed security systems. Therefore, commercial banks that had been victims of armed robbery attacks might not have done enough to adequately deter criminals from targeting them. This could be a result of the fact that they have not put in place certain discrete measures that can be employed to increase the efforts and the risks that are associated with the occurrence of armed robbery within their business environments. Adebayo (2015) and Garuba (2015) have separately observed that staffers of commercial banks in Nigeria generally operate under an atmosphere of fear due to the incessant attacks on bank premises by armed robbers. Furthermore, this result validates a key element of SCP which states that society plays a role in inadvertently creating crime through the manufacturing of "criminogenic goods", leaky systems, and the poor management/design of facilities (Clarke, 1992).

Security Systems Available in Banks to Prevent Armed Robbery Attacks

Studies have established that the likelihood of the occurrence of a crime in a given place is often determined by the level of security existing within such a location (Brantingham & Brantingham, 1995; Ojedokun & Oduoye, 2019). Thus, respondents were probed on the security systems that are being employed by their banks to forestall the occurrence of armed robbery. A female teller in one of the commercial banks covered submitted thus:

We have mantrap doors, CCTV cameras, and security doors that cannot be easily accessed even when blown up. Also, as per the bank policy, there is a special sum of money that is expected to be set aside for such a situation (bank robbery). So, whenever such an incident occurs, it is that money that would be stolen. Also, we usually deposit money with the Central Bank of Nigeria from time to time. We also have police officials stationed within our bank premises on a daily basis (*IDI/26/Female/Bank Staff/Ibadan*)

An interviewee also said:

In terms of the physical security architecture, there are CCTV cameras mounted in all corners of our bank. We also do employ the services of personnel of the Nigeria Police Force and officials of NSCDC. We cannot open for our daily business operation until these security agents are fully on the ground to protect us (*IDI/28/Male/Bank Staff/Ibadan*)

Another respondent explained thus:

My bank invests a lot in security. Our branch manager has the telephone numbers of police stations around here. There is also an installed CCTV device through which security footage are accessed from our head office. Lastly, there is a pepper spray system that would automatically trigger off if anyone violates the expected security protocol (*IDI/28/Male/Bank Staff/Ibadan*)

In the opinion of another female bank staff:

There are CCTVs everywhere right from the entrance of the bank. The CCTVs never shut down. This is why an inverter power generating system is installed in the bank. Even when we are not at work, the CCTV still runs. We also have security doors at all points of entry and exit. A security alarm system that automatically triggers off whenever there is an observed security breach is also available (*IDI/25/Female/Bank Staff/Ibadan*)

It is evident from these findings that commercial banks recognised their risk of exposure to armed robbery. Thus, they are consciously investing in technological and non-technological security systems to prevent its occurrence. The technological security systems embraced by banks as established in the study involved the installation and utilisation of physical security apparatuses and crime prevention devices such as CCTVs, mantrap doors, security alarm systems, body scanners, pepper spray gadgets, and metal detectors. The non-technological aspect of their security strategies included employing

private security guards, making special requests to the Oyo State Police Command for law enforcement officials that will guard them during their daily business operations, limiting the volumes of cash at hand, intentionally setting aside special sums of cash for such an incident, and strategically collaborating with divisional police stations nearest to their locations of operation. Therefore, it can be deduced from this finding that the combination of human strategies and technological security systems by commercial banks is an indication that they are not only adopting a proactive approach towards the prevention of armed robbery incidents, but it is also a pointer to the fact that they are also strategically making provisions for the possibility of being targeted by robbers. Fuller (2014) has also observed that due to the constant threat of robbery attacks, banks are often characterised by the utilisation of strong environmental crime prevention, onsite security, and strict cash handling procedures. This result also supports a major proposition of SCP which asserts that the occurrence of a crime can be prevented through the adoption of certain measures that will be directed at highly specific forms of crime through the management, design, or manipulation of the immediate environment in which these crimes occur so as to reduce the opportunities for their occurrence (Hough et al., 1980).

Reasons Why Armed Robbers are not Discouraged by Banks'

Security Architectures

Since it was established that commercial banks typically do install different security gadgets within their premises, it was considered important to investigate why armed robbers targeting them are not being discouraged by the existing security architectures available within their premises. Respondents ascribed criminals' non-desistance to different reasons. A key informant described the situation this way:

They (armed robbers) cannot be discouraged because they are usually under the influence of hard drugs. Thus, they are always motivated to go above their limits. Also, since they do have access to arms and ammunition that are necessary for carrying out their assignments, they usually do not care about the outcome of their actions. No form of security system will stop them. In a nutshell, the influence of drugs combined with access to sophisticated weapons will boost their courage (*KII/36/Female/ NSCDC officer/Ibadan*)

A bank CSO submitted thus:

From the videos of the robbery operations captured by CCTV devices, one could see that they (bank robbers) were professionals. Some of them were dismissed by police/military officials. So, they are well-trained and they have sophisticated weapons. With all the provisions, skills, and weapons they possess, nothing can discourage them whenever they set out for an operation (*IDI/32/Male/Bank CSO/Ibadan*)

In the opinion of another bank staff:

Bank robbers will not be discouraged by the security systems available in banks because they are usually successful in their criminal operations. They are always able to successfully steal large sums of money from banks because they always have informants working in such targeted banks; and this usually makes the conduct of their operations easy. So, when robbers realised that they are always getting huge amounts of money from their criminal operations, they will always want to continue (*IDI/26/Male/Bank Staff/Ibadan*)

Another respondent had this to say:

Yes, banks have many security gadgets and robbers know the risk involved. Thus, they would have studied the security architecture and know the weak links existing in a targeted bank's security system. Also, we do know that in certain situations, there are some insiders working with some of them. There are usually weak links in any security system no matter how secured. Although we have security doors and scanners, they are usually blown up with dynamites. There are also policemen, but then there is a limit to what they can do (*IDI/30/Male/Bank Staff/Ibadan*)

It can be established from this result that in spite of the security systems available in commercial banks, criminals are being motivated by different factors to target such locations for robbery operations. The main factor that was identified by all the key informants and most of the interviewees as propelling criminals to target banks for robbery attacks was the existence of criminal insiders who they are conspiring with. Other factors mentioned by the respondents as boosting armed robbers' criminal courage included the successes of their previous bank robbery operations, access to sophisticated arms and ammunitions, perceived weak security systems of banks, their previously acquired relevant professional training (for former law enforcement officials), and the use of hard drugs. The implication of this finding is that the combination of the successes of past similar robbery operations together with access to confidential security information from criminal insiders in banks, access to crime facilitation tools and crime commission-aiding training were motivating robbers to

target commercial banks in spite of their adopted crime prevention security systems. These situations act together to reduce the effectiveness of commercial banks' intervention measures that are aimed at increasing the efforts and the risks that are embedded in the act of bank robbery operation. Clarke (1990) has also observed that in spite of the fact that banks' security measures have increased the risks of apprehension and reduced the chances of injury to staff, it is difficult to determine whether they have also reduced robbery incidents. Furthermore, the involvement of some ex-law enforcement officials in bank robbery operations is a demonstration of the fact that armed robbery attacks targeting commercial banks may remain a very difficult challenge to tackle if the identified shortcomings that are embedded in their adopted crime prevention strategies are not holistically and systematically addressed. This result also brings to the fore, the relevance of a core assumption of SCP that more opportunities lead to more crime, easier ones attract more offenders, and the existence of easy opportunities makes it possible for a "life of crime".

Strategies Being Employed by Banks to Protect Their Employees in the Line of Duty

The security and safety of employees in the workplace are among the major determinants of the extent of their job dedication and job commitment. Hence, information was sought on the strategies that commercial banks were adopting to protect their employees in the line of duty. All the banks' employees interviewed expressed similar opinions. An interviewee stated that:

When it comes to that (bank robbery), we have been coached by our management not to interrupt them (robbers) whenever they are operating so that we do not get killed. So, cooperation with armed robbers is very important during bank robbery because all the money in the bank is insured, but one's life is not (*IDI/41/Male/Bank CSO/ Ibadan*)

In the words of another bank staff:

Well, we are just praying seriously against it (bank robbery). They (management) have told us that we should give in to robbers' requests in such a situation. We are advised not to put our lives on the line. Also, they usually advised us to always leave bank premises early. Once we noticed that colleagues are closing for the day, we are expected to also leave because it is possible that the person who has the key to the bank's vault has also closed for the day (*IDI/27/Female/Bank Staff/Ibadan*)

A respondent among the bankers also submitted thus:

Bank management usually sensitise us (staffers). We also do go for professional training on how to protect ourselves and how to stay safe on the job. We are advised not to live a flamboyant lifestyle as it can attract robbers. Also, we are always advised to leave the banking hall early. My bank makes it mandatory for staffers to always close early by activating a 7 pm shut down policy (*IDI/25/Female/Bank Staff/Ibadan*)

Another respondent described the strategy being adopted by his own bank this way:

A very important standard protocol in my bank is that we have to be sure that bank security guards and law enforcement officials posted to our organisation are fully on the ground before we can commence our daily business operations (*IDI/42/Male/Bank CSO/ Ibadan*)

These narratives show that bank management was making conscious efforts to protect their employees in the line of duty. The major protective strategies being adopted in this regard include advising employees not to interfere with an ongoing armed robbery operation, exposing staffers to periodic training on workplace security and safety, encouraging employees to always leave bank premises before dusk, and not open for business operations without the presence of armed law enforcement personnel. A major deduction that can be made from this finding is that bank managements have recognised the fact that their organisations could still be exposed to armed robbery incidents in spite of the human and technological security systems available within their premises. Consequently, they have put in place certain measures to mitigate the risk of criminal victimisation that their employees are likely to be exposed to in a situation of armed robbery attack by coaching them on the essential safety tactics that can be adopted for their protection. By mandating an early-closure policy (which amounts to setting of rules and posting of instructions under the removing excuses technique of SCP), managements of banks are adopting a proactive measure to safeguard their employees from getting exposed to the risk of criminal victimisation that can arise from working late in their offices. Also, the coaching of staffers by their managements to always accede to the demands of criminals during robbery operations is a strategy that is aimed at discouraging them from engaging in any activity that could provoke robbers to kill or inflict grievous bodily harm on them and/or their customers. This conforms with the reducing the provocation technique of SCP which emphasises the understanding and reducing the immediate triggers of criminal events by reducing

frustrations and stress, avoiding disputes, and reducing emotional arousal. Furthermore, this finding also agrees with the position of Weisel (2007) that bank managers typically do direct their employees to comply with robbers' demands because of their concerns for the security and safety of all stakeholders.

Policy Implications

The findings yielded by this study demonstrate its importance in terms of policy implication. Indeed, its outcome can serve as a useful framework and benchmark for designing far-reaching measures and result-oriented policies that can assist the Nigerian Government and stakeholders in the banking sector as well as law enforcement agencies to eliminate the risk factors exposing commercial banks to armed robbery attacks.

First, there is a need for commercial banks to regularly conduct thorough background checks on their low-ranking staffers so as to ensure the early detection of employees with criminal tendencies. This step is not only capable of reducing the opportunity for a criminal conspiracy between insiders and armed robbers, but it will also further strengthen the existing human and technological surveillance in such locations. Relatedly, more cautious efforts should be exerted by banks to ensure that confidential information bordering on the security practices of their private guards and law enforcement officials stationed on their premises as well as the sensitive information about the operations and functionalities of their security managers are not accessible to bank staffers who have no direct bearing to security maintenance. The elimination of possible criminal conspiracy between informants working in banks and armed robbers will automatically increase the efforts required for the successful perpetration of bank robbery since criminals would no longer have access to damaging confidential security information. Also, the successful blockage of all loopholes that are responsible for the leakage of sensitive security information will increase the risks that are associated with bank robbery because criminals would no longer have access to compromising information about the nature of security architectures available in banks.

Second, it is imperative for the management of commercial banks to make their employees aware that their vocational-related activities are being closely monitored while also consistently informing them about the costs of being involved in a criminal conspiracy against their organisation. This step will not only help to alert their conscience, but it will also go a long way in assisting employees with criminal tendencies to comply with stipulated rules and regulations. This can be achieved by

including in staffers' professional codes of ethics, the punishments attached to robbery perpetration which according to the Nigeria's Robbery and Firearm(s) (special provisions) Act range from 14 years imprisonment to life imprisonment or even capital punishment depending on the gravity of the offence committed. The provisions of this legal sanction can also be posted in strategic locations within the premises of banks.

Also, it is important for commercial banks to ensure that the technological components of their security architectures are appropriately deployed by ensuring that they are routinely operated, monitored, and controlled by experts, and are regularly serviced and maintained for optimal performance. Similarly, necessary logistic supports and motivations should be provided for security guards stationed in banks by ensuring that they are periodically exposed to relevant professional training and are equipped with sophisticated weapons and personal protective equipment (PPE). If this step is achieved, it will most likely increase the efforts as well as the risks that will be associated with bank robbery perpetration because the strategic combination of a properly activated technological crime prevention apparatuses and well-motivated security guards would result in high access restriction and control to location, increased surveillance, hardening of targets, and increased risk of apprehension for criminals.

Equally, the constant availability of large volumes of cash in commercial banks was identified as one of the major factors motivating criminals to target them. Therefore, there is a need for the Central Bank of Nigeria to introduce a practical institutional framework through which its cashless policy drive can become fully entrenched. On the one hand, bank customers should be encouraged to embrace the culture of the electronic banking systems and the utilisation of agency banking services. On the other hand, commercial banks should be mandated to introduce the use of a Cash Deposit Machine (CDM) through which their customers can deposit cash directly into their bank accounts, while also deploying more functional ATMs nationwide. The wide adoption of cashless policy will culminate in the reduction of monetary rewards that are derivable from engaging in the act of bank robbery as only a limited amount of cash will then be available in banks. Thus, this will culminate in the disruption of criminals' anticipated benefits of a bank robbery because the prescribed measure would have successfully separated them from their target (cash).

Furthermore, the Nigerian Government should make more efforts towards effectively controlling the circulation of small arms and light weapons (SALW) in the country. The actualisation of this step will go a long way in reducing the frequent occurrence of bank robbery incidents. Criminals' lack of access to lethal weapons and

other operational tools which they normally relied upon for the perpetration of bank robbery would further lead to the increase in the efforts and the risks that will be associated with the crime. In addition, the frequency of bank robbery in Nigeria also makes it expedient for commercial banks to partner with the police for the purpose of designing a workable framework through which the gunshot detection system can be strategically incorporated into their extant physical security systems. The gunshot detection system is a useful technological innovation that is specifically designed to aid police investigations of gunshots incidents by making use of acoustic sensing technology to detect, discriminate and report gunshots events to the police as soon as shots are being fired (Choi, Librett & Collins, 2014). If adopted, the gunshot detection system could prove to be a critical incident response intervention measure that will be relevant for addressing bank robbery because it has the potential for increasing the risk of apprehension for criminals making use of guns and dynamites.

Finally, there is a need to launch a massive public campaign against the crime of bank robbery. The Nigeria Police Force, commercial banks, and the mass media can strategically partner together to champion this cause by aggressively running public adverts, aimed at promoting the value of engaging in legitimate ventures while also simultaneously emphasising the punishments that are prescribed for armed robbery as contained in the Nigeria's Robbery and Firearm(s) (special provisions) Act, on print and electronic media. Equally, criminals found guilty of engaging in bank robbery should be publicly paraded with their photographs and videos widely circulated on popular social media platforms. These steps can go a long way in alerting the conscience of convicted robbers and other potential offenders as well as assisting them to comply with societal rules and regulations (which is the removing excuses component of SCP) in the future.

Limitations of the Study and Suggestions for Future Research

Two major limitations are associated with this research. The sampled population was small in size. Also, the study was principally restricted to only one city in Nigeria. Thus, these may impact the extent of generalisability of its results. Therefore, future studies focusing on this form of crime should expand the population size of their sample and the number of study locations to be covered. However, in spite of these identified limitations, this current study contributes to the fields of criminology and security studies by generating practical information on the situational and contextual factors

exposing commercial banks to armed robbery as well as the pitfalls inherent in their adopted crime prevention strategies. In addition, it has also further expanded the frontiers of knowledge by contributing to the existing body of literature on the crime of bank robbery.

CONCLUSION

This study investigated the risk factors accounting for the vulnerability of commercial banks to armed robbery attacks despite their adoption of certain crime prevention strategies. The factors identified as making commercial banks susceptible to armed robbery included criminal conspiracy between insiders working in banks and armed robbers, weak security systems existing in banks, improper use of security gadgets by the management of commercial banks, and the constant availability of large volumes of cash in banks. Although commercial banks are consciously investing in technological and non-technological security systems to prevent robbery incidents, criminals are being motivated by certain factors to consider them as suitable targets for victimisation. Therefore, for commercial banks' adopted crime prevention strategies to be effective, all the situational and contextual factors that are compromising their efficacy have to be strategically identified, individually analysed, and systematically eliminated.

References

- Adebayo, M. (2021, January 24). Armed robbers shoot, kill Ibadan socialite. *Daily Post*. <https://dailypost.ng/2021/01/24/armed-robbers-shoot-kill-ibadan-socialite/>
- Adebayo, W. A. (2015). Law and the protection of commercial banks in Nigeria against bank robbery: Prospects and challenges. *Global Journal of Politics and Law Research*, 3(2), 6-22.
- Agboluaje, R. (2020, August 25). Man robbed, killed in Ibadan after withdrawing money from bank. *The Guardian*. <https://guardian.ng/news/man-robbed-killed-in-ibadan-after-withdrawing-money-from-bank/>.
- Alkhawaja, L., Ibrahim, H., & Jaradat, A. (2020). Twitter use and its impact on public attitudes toward bank robberies in Jordan. *Journal of Global South Studies*, 37(2), 209-239.

- Back, S. & LaPrade, J. (2020). Cyber-situational crime prevention and the breadth of cybercrimes among higher education institutions. *International Journal of Cybersecurity Intelligence and Cybercrime*, 3(2), 25-47.
- Borzycki, M. (2003). *Bank robbery in Australia. Trends & Issues in Crime and Criminal Justice*, 253, 1-6.
<https://www.aic.gov.au/publications/tandi/tandi253>.
- Brantingham, P. J., & Brantingham, P. L. (1995). Criminality of place. *European Journal of Criminal Policy and Research*, 3(3), 5-26.
- Choi, K., Librett, M. & Collins, T. J. (2014) An empirical evaluation: gunshot detection system and its effectiveness on police practices. *Police Practice and Research: An International Journal*, 15(1), 48-61.
- Clarke, R. V. G. (1990). *Target hardening of banks and displacement of robberies*. National Police Research Unit.
- Clarke, R. V. G. (Ed.). (1992). *Situational crime prevention: Successful case studies*. New York: Harrow and Heston.
- Clarke, R. V. G. (1995). Situational crime prevention. *Crime and Justice*, 19, 91-150.
- Connealy, N T., & Piza, E. L. (2018). Risk factors and high-risk place variations across different robbery targets in Denver, Colorado. *Journal of Criminal Justice*, 60, 47-56.
- Cornish, D. B., & Clarke, R. V. G. (2003). Opportunities, precipitators and criminal decisions: A reply to Wortley ‘s critique of situational crime prevention. In M. Smith & D. B. Cornish (Eds.), *Theory for situational crime prevention* (pp. 41–96). Monsey, NY: Criminal Justice Press.
- de la Cruz Lopez, M. P., Cartelle Barros, J. J., del Cano Gochi, A., Garaboa Frenandez, M. C., & Blanco Leis, J. (2022). Assessing the risk of robbery in bank branches to reduce the impact on personnel. *Risk Analysis*, 42(2), 385-405.
- Dugato, M. (2014). Analysing bank robbery in Italy. In S. Caneppele & F. Calderoni (Eds.), *Organised crime, corruption and crime prevention* (pp. 115-125). Springer, Cham.
- Etuk, G. R., & Nnam, M. U. (2018). Predictors and risk factors of armed robbery victimization in Nigeria: An integrated theoretical perspective. *European Scientific Journal*, 14(29), 1-15.
- Ezediumo, F. (2021, September, 28). Armed robbers attack bank in Osun, kill one. *Daily Post*. <https://dailypost.ng/2021/09/28/armed-robbers-attack-bank-in-osun-kill-one/>.
- Freilich, J. D., & Newman, G. R. (2016). Transforming piecemeal social engineering into “grand” crime prevention policy: Toward a new criminology of social control. *The Journal of Criminal Law and Criminology*, 105(1), 203-232.

- Fuller, G. (2014). Where and when: A profile of armed robbery by location. *Trends & Issues in Crime and Criminal Justice*, 479, 1-8.
<https://www.aic.gov.au/publications/tandi/tandi479>.
- Garuba, A. O. (2015). An evaluation of bank's liability in robbery incidents at banks' premises in Nigeria. *International Journal of Arts and Humanities*, 4(2), 179-188.
- Garuba, A. O., & Aigbe, P. (2010). Automated teller machine (ATM) and its challenges in contemporary Nigerian banking industry. *Ambrose Alli University Journal of Management Sciences*, 1(1), 24-53 .
- Hansen, M., Armour, C., Shevlin, M., & Elklit, A. (2014). Investigating the psychological impact of bank robbery: A cohort study. *Journal of Anxiety Disorders*, 28(5), 454-459.
- Hough, J. M., Clarke, R. V. G., & Mayhew, P. (1980). Introduction. In R. V. G. Clarke and P. Mayhew (Eds.), *Designing out crime*. London: HMSO.
- Isiugo-Abanihe, U. C. (2002). Quantitative research techniques. In U. C. Isiugo-Abanihe, A. N. Isamah & J. O. Adesina (Eds.), *Currents and perspectives in sociology* (pp. 52-72). Malthouse Press Limited.
- Kamphuis, J. H., & Emmelkamp, P. M. G. (1998). Crime-related trauma: Psychological distress in victims of bank robbery. *Journal of Anxiety Disorder*, 12(3), 199-208.
- Khera, N., & Verma, A. (2014). *Development of an intelligent system for bank security*. Paper presented at the 5th international conference on confluence 2014: The next generation information technology summit, Noida, India.
- Kpae, G., & Adishi, E. (2017). Mobile communication, unemployment and armed robbery in Port Harcourt: An empirical analysis. *Research Journal of Mass Communication and Information Technology*, 3(1), 44-61.
- Leineweber, H., & Buchler, H. (1991). Preventing bank robbery: The offense from the robber's perspective. In E. Kube and H. S. Storzer (Eds.), *Police research in the Federal Republic of Germany: 15years of research in "Bundeskriminalamt"* (pp. 209-224). Springer.
- Nwachukwu, J. O. (2019, November 27). Ekiti: Bank staff caught on CCTV looting vault before armed robbery attack. *Daily Post*.
<https://dailypost.ng/2019/11/22/ekiti-bank-staff-caught-on-cctv-looting-vault-before-armed-robbery-attack/>.
- Ojedokun, U. A., & Oduoye, O. O. (2019). Property theft in places of worship in Osogbo. *Crime, Law and Social Change*, 73, 475-490.
- Ojomoyela, R. (2021, November 29). Breaking: Two killed as armed robbers attack Bank in Ekiti. *Vanguard*. <https://www.vanguardngr.com/2021/11/breaking-two-killed-as-armed-robbers-attack-bank-in-ekiti/>.
- Olaniyi, O. (2022, June 21). Oyo police foil bank robbery, nab banker, arrest five. *Punch*. <https://punchng.com/oyo-police-foil-planned-bank-robbery-nab-banker-female-suspect/>.

- Otu, S. E. (2010). Armed robbery and armed robbers in contemporary Nigeria: The social learning and model visited. *International Journal of Criminology and Sociological Theory*, 3(2), 438-456.
- Otu, E., & Elechi, O. O. (2015). Pathways and trajectories to life-course persistent armed robbery offending behaviour in contemporary Nigeria: Examining the predictors and risk factors. *International Journal of Criminal Justice Sciences*, 10(1), 10-31.
- Piaskoski, P. (2019). The federal bank robbery act: Why the current involving the use of force requirement for attempted bank robbery is really an exception. *Journal of Criminal Law and Criminology*, 109(3), 675-702.
- PM News. (2019, December 31). Police: Insider in Abuja failed bank robbery ex-UniAbuja graduate. *PM News*. <https://pmnewsnigeria.com/2019/12/31/police-insider-in-abuja-failed-bank-robbery-ex-uniabuja-graduate/>.
- PM News. (2020, June 5). Updated: 3 policewomen, 5 male cops killed in Isanlu Kogi bank robbery. *PM News*. <https://pmnewsnigeria.com/2020/06/05/updated-3-policewomen-5-male-cops-killed-in-isanlu-kogi-bank-robbery/>.
- Punch. (2018, April 6). ICYMI: Six policemen, six others killed in Offa bank robbery. *Punch*. <https://punchng.com/six-policemen-six-others-killed-in-offa-bank-robbery/>.
- Punch. (2021, June 3). Four cops, three others killed by Osun bank robbers - Police. *Punch*. <https://punchng.com/four-cops-three-others-killed-by-osun-bank-robbers-police/>.
- Reyns, B. W. (2010). A situational crime prevention approach to cyberstalking victimization: Prevention tactics for Internet users and online place managers. *Crime Prevention and Community Safety*, 12(2), 99-118.
- This Day. (2021, April 1). Policeman, three others killed in Delta bank robber. *This Day*. <https://www.thisdaylive.com/index.php/2021/04/01/policeman-three-others-killed-in-delta-bank-robbery/>.
- Ugwuoke, C. O., Eze, O. J., Ojonugwu, A. S., Mohammed, A. B., Akor, L., & Aroh, A. (2021). Armed robbery attacks and everyday life in Nigeria. *International Journal of Criminal Justice Sciences*, 16(1), 186-200.
- Vanguard. (2018, April 12). Aftermath of Offa bank robbery: Bank in Omu-Aran remains shut. *Vanguard*. <https://www.vanguardngr.com/2018/04/aftermath-offa-bank-robbery-bank-omu-aran-remains-shut/>.
- Vanguard. (2020, June 4). 8 policemen, one civilian feared killed in Kogi bank robbery. *Vanguard*. <https://www.vanguardngr.com/2020/06/8-policemen-one-civilian-feared-killed-in-kogi-bank-robbery/>.
- Vanguard. (2020, October 2). Just in: Robbers raid Ekiti bank. *Vanguard*. <https://www.vanguardngr.com/2020/10/just-in-robbers-raid-ekiti-bank/>.

- Vanguard. (2022, February 11). Armed robbers attack bullion van, kill 2 policemen, four others in Ibadan. *Vanguard*.
<https://www.vanguardngr.com/2022/02/armed-robbers-attack-bullion-van-kill-3-policemen-4-others-in-ibadan/>.
- Weisel, D. L. (2007). *Bank robbery*. US Department of Justice Office of Community Oriented Policing Services.
- Welsh, B. C., & Farrington, D. P. (2004). Surveillance for crime prevention in public space: Results and policy choices in Britain and America. *Criminology & Public Policy*, 3(3), 497-526.
- Wortley, R. (2002). A classification of techniques for controlling situational precipitators of crime. *Security Journal*, 14(4), 63-82.
- Wortley, R. K. (2008). Situational precipitators of crime. In R. Wortley & L. Mazerolle (Eds.), *Environmental Criminology and Crime Analysis* (pp. 48-69). Portland, OR: Willan Publishing.