AN EXAMINATION OF SOUTH AFRICAN POLICE SERVICE RESPONSE TO IDENTITY THEFT: THE CASE STUDY OF POLOKWANE POLICING AREA

by

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Dissertation submitted in fulfilment of the requirements for the degree

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2016
ABSTRACT
Identity theft is quite a lethal threat, more especially at the economic growing cities; unfortunately, it is also a rapidly growing crime. The increased reliance on technology and internet has made ID thieves even more resourceful and availability of personal information on the internet space has significantly increased the risk of ID Theft and Fraud. However, in South Africa little research has been conducted in relation to this crime and its impact.

The purpose of this study was to address this research gap. Specifically, this study was designed to examine the SAPS response to ID theft in Polokwane policing area. This study utilizes a sample of SAPS officials and Public members in three jurisdictional areas (Polokwane Central, Bendor and Flora Park) at which Polokwane police station operates. Data were gathered using a written questionnaire with 40 close-ended and only open-ended questions distributed. Through the analysis of data, possible ID Theft prevention strategies were identified.

The review of the current empirical studies suggests that education and public awareness is the first step for preventing ID Theft. Supporting these suggestions are the results of this study. These results suggest that further research is needed to determine which type of ID theft is predominant and what will be the most effective measure(s) to prevent it.
DECLARATION

I, William Moyahabo Rakololo declare that the dissertation titled “An examination of South African Police Service response to Identity Theft: The case study of Polokwane policing area” submitted for the degree MTech: Policing, at the Tshwane University of Technology, represents my own original work both in conception and execution, and that all sources that I have consulted and cited, have been acknowledged by means of a comprehensive list of references.

I understand and adhered to the ethical code as presented by the Human Science Research Council (HSRC).

______________________________
Mr W.M RAKOLOLO

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ACKNOWLEDGMENT

I would like to take this opportunity to thank all those who made a contribution in this study and kept me motivated throughout.

Heavenly Father, I thank you for blessing me with strength and energy invested in this work. To my special mom, Mmipe, let me thank you for “go swara thipa ka bogaleng” and raise me to be your little shining star. By this piece of work I answer your question: “Moyahabo when will you finish with your study?” To my siblings, I hope you will find motivation in this work and do more than I did.

The Tshwane University of Technology (TUT) Faculty of Humanities, I thank you for the funds invested in this work. The financial assistance of the National Research Foundation (NRF) towards this research is hereby acknowledged. Opinions expressed and conclusions arrived at, are those of the author and are not necessarily to be attributed to the NRF.

My Supervisor, Prof. AA. Olutola, receive my appreciation for the pressure you have put on me and guidance you gave me to complete this work. It was not an easy route to travel. To my Co-Supervisor, Prof. JT. Mofokeng, let me pass my gratitude to you for making me the best, for assisting me to formulate the topic of this project. I would like to thank you for your humble character and sincerity. God bless.

To my friendhoo!, “Maseroka ‘a meetse ‘a pula!”, thank you my brother for being my statistician and for your scientific contribution to this piece of work. Captain “Mommy-dearest Chaks” Manamela, your effort and time in making this research a success will not go unnoticed, thank you for your motherly assistance. Without taking any credits from anyone, let me thank all the residents of Polokwane and members of Polokwane Police Station for their time and efforts put in this work.
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<td>Alexander Forbes Insurance</td>
</tr>
<tr>
<td>ATM</td>
<td>Automated Teller Machine</td>
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<tr>
<td>CBD</td>
<td>Central Business District</td>
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<td>CCU</td>
<td>Commercial Crime Unit</td>
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<td>CIPPIC</td>
<td>Canadian Internet Policy and Public Interests Clinic</td>
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<td>CJS</td>
<td>Criminal Justice System</td>
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<tr>
<td>CLAA</td>
<td>Criminal Law Amendment Act</td>
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<td>CPA</td>
<td>Criminal Procedure Act</td>
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<td>CPF</td>
<td>Community Police Forum</td>
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<td>CPB</td>
<td>Consumer Profile Bureau</td>
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<td>CRC</td>
<td>Code of Research Ethics</td>
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<td>DCS</td>
<td>Department of Correctional Services</td>
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<td>DG</td>
<td>Director-General</td>
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<td>DHA</td>
<td>Department of Home Affairs</td>
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<td>DPCI</td>
<td>Directorate of Priority Crime Investigations</td>
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<td>FIC</td>
<td>Financial Intelligence Centre</td>
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<td>FRB</td>
<td>First Rand Bank</td>
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<td>FTC</td>
<td>Federal Trade Commission</td>
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<td>GAO</td>
<td>General Accounting Office</td>
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<td>HANIS</td>
<td>Home Affairs National Identification System</td>
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<td>HRD</td>
<td>Human Resource Development</td>
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<td>HSRC</td>
<td>Human Science Research Council</td>
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<tr>
<td>ID</td>
<td>Identification Document</td>
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<td>IO</td>
<td>Investigating Officer</td>
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<td>IOL</td>
<td>Independent Online News</td>
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<td>ISP</td>
<td>Internet Service Provider</td>
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IT  Information Technology
ITC  Identity Theft Clearinghouse
ITRC  Identity Theft Resource Centre
KZN  Kwa Zulu Natal
NCB  National Credit Bureau
NGO  Non-Governmental Organisation
PIN  Personal Identification Number
POPI  Protection of Personal Information
RIP  Research Integrity Policy
SABRIC  South African Banking Risk Information Centre
SAFPS  Southern African Fraud Prevention Service
SAO  Senior Administration Officer
SAPA  South African Press Association
SAPS  South African Police Service
SCP  Social Crime Prevention
SMS  Short Message Service
SS  Social Security
SPSS  Statistical Package for Social Scientists
StatsSA  Statistics South Africa
SPSS  Statistical Package for Social Scientists
TUT  Tshwane University of Technology
UK  United Kingdom
UKFSA  United Kingdom Financial Services Agency
US  United States
USINS  United State Immigration and Naturalisation Service
WO  Warrant Officer
YCPCP  Youth Crime Prevention Capacity-building Programmes
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CHAPTER ONE: BACKGROUND OF THE STUDY

1.1 INTRODUCTION

The loss of an Identity Document (ID) of any sort may result in either severe financial or criminal consequences on individuals. It is for this reason that it is of paramount importance for people to learn how to protect themselves against ID theft. Fraudsters’ activities become easily carried out when in possession of one’s ID, especially, without the owner’s knowledge. It therefore stands to reason that ID fraud is the end product of ID theft.

Ruppar (2005:5) states that ID theft has become such a widespread threat to human security that the subject matter pervades current popular culture. Yet despite the fact that ID theft has become a part of society’s vocabulary, information on how to prevent and protect individuals from ID theft is pervasive. As such, the researcher is of the view that this new trend of crime has massively grown to its exponential level as observed and experienced, particularly in South Africa and generally throughout the globe. The latter statement is evidently supported by the probabilities that ID theft could be costing South Africa more than R1-billion every year, according to a major credit bureau and a national insurance organisation (Joseph, 2013).

Taking into account the enormous financial loss that ID theft is costing South Africa, Murphy (2003:4) points out that law enforcement has been slow to address this new criminal trend for various reasons. In support of his view, the author reasons that the indifference to the effects ID theft has on the victims; ignorance to the methods criminals use; the lack of technical skills and resources; and the question of jurisdiction have often hampered law enforcement’s ability to assist victims in their recovery.

In light of the above, Allison (2003:1) further mentions that victims are often unaware of their victimisation. Allison goes on to note that calls from collection agencies and denied bank loans are frequently the first signs of trouble. In essence, it is the researcher’s view that it is through being a victim that the crime may be detected or before the perpetrator may be apprehended. In corroboration with this statement, Smith (2013) further reports that in South Africa, ID theft is rife for various reasons...
and that it is a white collar crime. In order to obtain employment in South Africa, one has to present an ID. Foreign nationals often, in order to obtain employment in South Africa, resort to acquiring false IDs. Because of the state of poverty in South Africa, many people use IDs belonging to other people to claim social grants. ID theft is also used by criminals to escape criminal prosecution and by people in need of medical aid. People also resort to forging death documentation in order to collect life insurance policies or engage in ghosting, which is the assumption of the ID of a deceased person.

1.2 CLARIFICATION OF CONCEPTS

1.2.1 Identity theft (as general concept)
Newman and McNally (2005:2) define ID theft as rarely one crime, but is composed of the commission of a wide variety of other crimes, many if not all of which are crimes generally well known to most people. In addition, Betz (2012:7) is of the view that ID theft crime is commonly associated with cheque and card fraud, financial crimes of various sorts, various telemarketing and Internet scams. Betz (2012:13) goes on to categorise thefts or robberies of various kinds where identification information is stolen either by coincidence or intentionally, counterfeiting and forgery, and trafficking in human beings as other forms of crimes associated with ID theft. Furthermore, Maxfield and Clarke (2004:2) contend that theft of autos and auto parts aided by fraudulent documentation is also linked to ID theft, and Allison (2003:3) adds by stating that international terrorism is equally part of this problem.

In the light of the above, Bechan (2008:27-28) and Smith (2013) concur that the purpose of ID theft is predominantly to access resources or to obtain credit or other benefits in the victim’s name. While on the other hand, the former author further explains that ID theft may also be used to facilitate or fund other crimes such as illegal immigration, terrorism and espionage.

1.2.2 Identity theft and identity fraud
The terms ID theft and ID fraud have come to be used interchangeably by the general population, even though the two are different from a legal point of view. Some authors consider ID theft to be a subcategory of ID fraud (Hinde 2005; Bechan 2008; Copes, Kerley, Huff & Kane 2010). However, Smith (2013) outlines the
distinction between ID theft and fraud; stating that *ID theft* is a form of fraud in which someone pretends to be someone else by assuming that person’s ID. *ID fraud* is defined as the unlawful and intentional making of a misrepresentation which causes actual prejudice or which is potentially prejudicial to another. In connection with this definition, Angelopoulou (2010:3), in Australasian Centre for Policing Report (2004), defines ID fraud as the gaining of money, goods, services or other benefits through the use of a false ID.

1.2.3 Identity theft (with specification for the purposes of the present study)
Traditionally, ID theft happens when someone illegally obtains another person’s hardcopy of a government-issued ID (www.doc.gov.za). From this definition it can be deduced that ID theft is the acquisition of an individual’s personal and identifiable information to commit fraud or theft without the person’s knowledge. Taking into consideration the consulted literature and theories, various researchers (Angelopoulou, 2010:2; Newman & McNally, 2005:1; Ruppar, 2005:5; Allison, Schuck & Lersch, 2004:19; Allison, 2003:3) are of the common view that ID theft refers to the unlawful use of another person’s ID unique to such individual with an intention to commit a fraudulent act. In conjunction with this definition, Allison, Schuck and Lersch (2005:19), further emphasise that “unlawful” in this context constitutes the unauthorised use of another’s personal information with criminal intent.

According to Ruppar (2005:5), a victim’s ID can be used for both financial gain and to physically misrepresent the victim to people such as law enforcement officials, employers or medical providers.

For the purposes of this study, in order to be precise and fall within the ambit of the definition of ID theft in the paragraph above, the researcher limited the definition of ID theft to the following areas:

- The unlawful use of another person’s ID book;
- The unlawful use of another person’s birth or death certificate;
- The unlawful use of another person’s passport; and
- The unlawful use of another person’s driver’s licence.
The limitation allowed the researcher to be specific and interpret the results accurately. Moreover, the unlawful use of the above referred documents has been found to be prejudicial to the next individual thus constituting ID fraud. Hence, the interplay between ID theft and ID fraud is highlighted in this study.

1.3 RESEARCH PROBLEM

Chems, Sinclare and Jenkins (1972:35) state that in the identification of a research problem, one can distinguish three steps in narrowing the range of interest. The steps referred to in the latter statement are, deductive, inductive and a combination of both called inductive and deductive methods. Davies and Beaumont (2007:3) make a stipulation of the latter steps as moving from a general area, to a specific area, to the gap in the research and then to the proposed thesis statement.

According to the South African Police Services’ (Hereafter referred to as SAPS) Strategic Plan 2010-2014 (2010:9), the investigation of crime is a core function of the SAPS, also mandated by Section 205 of the 1996 Constitution, which plays a crucial role in combating of crime in the country. The formerly known Commercial Crime Unit (CCU), now known as the Directorate of Priority Crime Investigations (Hereafter referred to as DPCI) was established in terms of amended SAPS Act, 68 (Act 68 of 1995)\(^1\) in order to give full effect to its mandate in terms of Section 17 (1), aiming at preventing, combating and investigating national priority offences. One of the operational priorities of the DPCI includes the focus on Serious Economic Crime with a key consideration being amongst others, the combating of ID theft (focusing on securing the ID and status of citizens) (SAPS Strategic Plan, 2010-2014, 2010:14).

According to McLoughlin (2015), from the South African Fraud Prevention Service (SAFPS), there were 15420 victim of impersonation records listed in the SAFPS database as at 31 December 2014, with 3334 cases reported in 2014 alone.

In consideration of the above information, it was for this reason that the researcher perceived that there was no adequate conducted research that showed whether the

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\(^1\) Section 17C Establishment and composition of Directorate for Priority Crime Investigation

(1) The Directorate for Priority Crime Investigation is hereby established as a Directorate in the Service.

(1A) The Directorate comprises:

(a) the Office of the National Head of the Directorate at national level; and

(b) the Office of the Provincial Directorate in each province.
investigators at Polokwane Police Station had the investigation system that met the best practice standards in responding to victims’ needs or investigation of ID theft cases. From this gap, the researcher explored the manner in which the SAPS officials in Polokwane responded to ID theft.

The researcher is a native resident of Moletjie (Moshate; Ga-Maleka village) in Capricorn District which falls under Polokwane Municipality, which is about twenty five (25) kilometers West of the City of Polokwane. For a couple of years the researcher witnessed some of the local residents living in and around Polokwane becoming developed technologically. As a consequence of a huge number of foreign immigrants came to the city, particularly those from the neighbouring countries such as Zimbabwe\textsuperscript{2} and Mozambique. From this, the researcher observed that the ID theft response and investigative process as currently operated in Polokwane do not work well for victims, and may be the primary reason for high prevalence to this crime.

In light of the above, it was reported in the “Typologies Report” by the Financial Intelligence Centre (FIC) (2010:13) that ID theft has huge financial implications on victims\textsuperscript{3}. In connection to the above given background, the researcher is of the view that the existence of more opportunities in both the initial reporting process and in

\textsuperscript{2} “A ZIMBABWEAN was arrested on the 24 May 2014 on Madiba Street for allegedly being in possession of a fake ID. Department of Home Affairs director of fraud prevention and detection Nora Pitsi said it was unclear how the man had obtained the document. The owner of the document had lost it, but was able to track down the fraudster who had assumed his identity but replaced his photo. Pitsi said the owner convinced the fraudster to return it and then tipped off the department. Pitsi said the Zimbabwean had been under the impression that the owner of the document would offer him a job as a reward, but was arrested with the document in his possession. Pitsi said the owner was one of many South Africans who had fallen victim to identity theft” (Pretoria News, 2014:4).

\textsuperscript{3} “A woman’s ID was stolen, she started receiving letters from her bank and some retail stores showing that she had opened personal accounts. A personal loan of R50 000 was also taken from one of the banks using her name. The perpetrator had replaced the victim’s picture in the ID with one of her own. The loan was never serviced, which is why the victim started receiving letters of demand from the bank. FIC analysis revealed the home telephone number of the perpetrator. She was reported to be involved in sending suspicious moneygrams to several countries in West Africa and Southeast Asia. She was involved in a small export-import business and running a hair salon” (FIC, 2010:13).
the investigative follow-up process would improve victims’ experience and increase the likelihood that more cases can be solved. Although reasonable talk or perspective may not make legal or even make factual argument, the researcher’s reasonable belief is that ID theft victims are not adequately informed about the adverse impact this trend of crime has or may have. Victims are therefore not given satisfactory support they require from the Investigating Officers (IOs). Statement taking by police officials creates situations in which victims are found to be led to incriminate themselves, thus further creating obstacles in investigating cases of such nature.

Furthermore, in rare instances, the researcher, through interaction with several officials at the area of the study, observed that victims are blamed, treated like criminals, forced to wait for hours and days or are even told to find the criminals due to negative assumptions of law enforcement officers. All these bureaucratic steps discourage victims. Consequently, most victims tend to give up in the middle of police investigations as well as court procedures; no longer interested in the outcome of the case. Attesting literature to the researcher’s opinion is found in Benner, Mierzwinski and Givens (2000:21) wherein they assert that in the words of one woman describing an attempt to report her victimisation to the police: “They will lecture you, the victim, endlessly about how it’s the fault of the Bank that you’re in this position…that technically you’re not the victim”.

Nevertheless, Sullivan (2004:22) emphasises that whether or not they are officially or technically recognised as “victims”, individuals are indeed victimised by ID theft. There is also some anecdotal evidence that corporations are victimised in the same way as are individuals.

Despite the work done by the police, the following issues have been identified as problems at the station level in Polokwane:

- The researcher is of the view that amongst all the range of priorities that SAPS have, ID theft is not addressed adequately in Polokwane.

- The SAPS intelligence directorate in the City of Polokwane is reactive rather than proactive in response to the crime of ID theft.
• The training offered to the SAPS members seems not to sufficiently result in a constructive investigation and detection of ID theft.

• The available resources to police officials in tracing ID theft perpetrators appear to be insufficient to effectively respond to the crime of ID theft in the City.

1.4 RESEARCH OBJECTIVES
According to Leedy and Ormrod (2010:11), the aim of research is to discover new facts and their correct interpretations, to revise accepted conclusions, theories, or laws in the light of newly discovered facts, or the practical application of such a conclusion. Mouton (1996:103) concurs that the aims of the research are to establish facts, gather new data, and to determine whether there are new data or interesting patterns contained in the data.

Recently, between the years of 2010 and 2016, there has been intensive media coverage regarding ID theft, labelling it a serious and growing threat. Government and other private institutions such as the SAFPS, Consumer Profile Bureau (CPB), National Credit Bureau (NCB) and Alexander Forbes Insurance (AFI) each reached a consensus that ID theft is a growing problem (Giles, 2013). This agreement is shown later in the study (See chapter 2) by statistics found by SAFPS.

This study is aimed to impart knowledge in the form of strategies, not merely to the members of the SAPS in regard to how to respond to ID theft, but also to impart knowledge to the general public about the sensitive nature of their IDs, the possible consequences of losing an ID and the preventative measures thereof. The researcher has therefore clearly identified infra objectives in an attempt to assist SAPS to effectively respond to ID theft in Polokwane:

The primary objectives of this study are:

• To assess the awareness level of the SAPS and other relevant stakeholders on the crime of ID theft in South Africa.

• To empirically establish the root causes of ID theft.

• To evaluate the effectiveness of current preventative counter-measures in addressing ID theft.
• To identify challenges in the ID theft detection, reporting and possible prosecution of the crime.
• To make recommendations on how to address the problem of ID theft in South Africa.

1.5 RESEARCH HYPOTHESES
Leedy and Ormrod (2010:60) point out that a hypothesis is a tentative, intelligent guess posited for the purpose of directing one’s thinking towards the solution of a problem. According to Kumar (1999:64), a hypothesis primarily arises from a “hunch” or an idea that is then tested through a study. The importance of a hypothesis thus lies in the ability to bring focus and direction to the study. In the context of this study, a hypothesis will be understood as a statement that is still to be researched, verified, confirmed, or falsified.

Comparing the above definitions by Leedy and Ormrod (2010), with that of Kumar (1999:11), the researcher identified and formulated the following hypotheses, which were tested:

Hypothesis 1: The awareness level of SAPS and other relevant stakeholders on the crime of ID theft is responsible for its increasing rate in the Polokwane policing area.

Hypothesis 2: ID theft would be ineffective in the long-run if the root causes of the problem are addressed.

Hypothesis 3: The SAPS has not been effective in the prevention of ID theft in the Polokwane policing area.

Hypothesis 4: Reporting and possible prosecution of ID theft is a huge problem for law-enforcement agency (SAPS) in the Polokwane policing area.

1.6 RESEARCH METHODOLOGY
Leedy and Ormrod (2005:12) state that the methodology of a research project can be described as the approach in general that the researcher takes in carrying out a research project. To some extent, this approach dictates the particular tools the researcher selects. In connection to this statement, Marre and Pietersen (2007:145)
define research approach as “a process that systematically and objectively in its ways of using numerical data from only a selected subgroup of a universe to generalize the findings to the universe that is being studied”. In support of this statement, Welman, Kruger and Mitchell (2005:8) state that the purpose of quantitative research is to evaluate objective data consisting of numbers. Both the former and latter statements show an agreement that quantitative data is rather presented in “numbers” than “language”.

For the purposes of this study, a quantitative research approach was adopted by the researcher. Leedy and Ormrod (2005:12) state the reason for adopting this method is being to endeavor answering questions about relationships among measured variables with the purpose of explaining, predicting, and controlling phenomena. Furthermore, this method assisted the researcher in displaying and categorising the precise results of this study, mostly because numbers form the fundamental representation of data.

Chiliza (2004) as quoted in Mofokeng (2006:6) further states that numbers form a coding system by which different cases and different variables may be compared. Systematic changes in scores are interpreted or given meaning in terms of the actual world that they represent. Numbers have the advantage of being exact, and will mean exactly the same thing in different social, cultural and linguistic contexts. Another important advantage of numbers is that they can be analysed using descriptive and inferential statistics.

A full description of the research methodology that was followed for the compilation of this study is given in Chapter 3.

1.7 RATIONALE OF THE STUDY

The value of research is to schedule work and to ensure that the actions taken are aimed at goal realisation (Brynard & Hanekom, 2006:2). Melville and Goddard (2001:3) distinguish between two forms of research. They stress that research is sometimes labelled as either pure or applied. Pure research is held to be research performed for the single goal of gaining knowledge or gaining knowledge for knowledge’s sake and the alternative is the applied research, which is performed to solve a specific practical problem. Thus, Rubin and Babbie (2005) as quoted in De
Vos, Strydom, Fouche and Delport (2011:42) explain that one of the reasons for conducting research is to solve a particular existing problem, which according to the researcher, this study is aimed at.

The consulted literature indicated that ID theft could be costing South Africa more than R1-billion every year, according to a major credit bureau and a national insurance organisation. The SAFPS, a non-profit organisation (NGO) that works to combat fraud, says that it is getting up to 25 complaints daily related to ID theft and financial crime. In connection with this statement, the CPB said “ID theft had become a white collar crime of choice” because it is so easy to commit. While on the other hand, AFI estimated that ID theft had cost South African businesses R276-million in the first three months of 2013 (Joseph, 2013).

Furthermore, the researcher has learned that immigrants from neighbouring countries illegitimately pass through Limpopo’s entry ports heading to Polokwane and surrounding areas as a consequence of ID theft, resulting in fraudulent passport documents. People are married to strangers, while others appear as deceased on the Department of Home Affairs’ (DHA) system and insurance companies’ documents. It is through among such other experiences that the researcher has decided to conduct research into the SAPS’ capacity in responding to ID theft, more specifically in Polokwane and the surrounding areas. The police officials in Polokwane were put to test in the form of completing questionnaires in an attempt to prove the existing quality, knowledge and skills when dealing with cases of ID theft.

On the other hand, the unwillingness or inability to assist in the investigation of ID theft in South African communities remain problematic; thus, the IOs may play a significant role in both the victim’s willingness to cooperate in the investigation and ability to cope with the trauma experienced in losing an ID. Therefore, the findings of this study are expected, in addition, to contribute by assisting the SAPS detectives on how to handle cases of ID theft from a non-judgmental perspective as well as being able to understand the psychological state of victims’ minds, and how to best handle victims in such circumstances. Finally, in clarifying and exposing the beliefs which inform investigative decision-making, it is hoped that these will be subject to increased critical examination in future in order that the quality of police response to ID theft might be enhanced.
1.8 RESEARCH DEMARCATION

1.8.1 Geographical demarcation

Polokwane, which means "place of safety," was established in 1886. It covers an area of 106.84km² (41.255sqmi). Polokwane is a city in the Polokwane Local Municipality, and the capital of the Limpopo Province, South Africa. Polokwane is a major urban centre, the biggest and most important North of Gauteng. The recent South African population census of Polokwane (as at last census in 2011) revealed that the total population is 130 028 (1217.00 per km²) with racial makeup of 74.3% Black African, 3.7% coloured, 3.1% Indian/Asian, 18.2% White and 0.5% others with a further households of 43846 (410.38 per km²) (Statistics South Africa [StatsSA], 2016).

Estimated first languages consist of 45.8% Northern Sotho, 19.8% Afrikaans, 10.3% English, 6.7% Venda, and other 17.3%, with total density of 1.200/Km² (3.200/sqmi) (StatsSA, 2016).

1.8.2 Scope of the study

It would have been ideal to conduct the research with all the SAPS officials attached to the Provincial CCU based in Polokwane area in order to obtain the true reflection on the statistics and the extent of ID theft in Polokwane, since these police officials will form part of the real population of this research. To represent the population the researcher decided to restrict the scope of this study by taking as target population, the SAPS officials of Polokwane Police Station and members of the public living in areas falling within the station’s jurisdiction.

Research samples were drawn from Polokwane Police Station ranging elementary from their roles, experience and ranks. This also included the residents within areas under the jurisdiction of Polokwane police station. The demographic of the police respondents from the station level and the residential areas are as follows:

1) Polokwane Police Station

Polokwane police station, like many other organisations, has a number of divisions with different responsibilities in as far as policing in Polokwane is concerned. These divisions include Social Crime Prevention (SCP) Unit, Community Services Centre, Records Management Section and Detective
Units. Members in these respective units are vested with various duties to respond to ID theft in the surrounding areas.

2) Areas of jurisdiction

Within and around Polokwane the following areas were selected for the purposes of this research, namely: Central Business District (CBD) of Polokwane, Flora Park and Bendor Park as residential areas surrounding Polokwane. This selection was narrowed and limited by the areas of jurisdiction in which Polokwane Police Station operates.

Through observation and as a resident of Polokwane, the majority of the people who live in this neighbourhood are between middle/upper-class and the very rich, which belies the fact that there are many middle class families resident in the city. Unemployment within these areas is at a very lower rate.

Figure 1.1: Map Outline - Polokwane Police Station Areas of Jurisdiction

Source: Kganyago (2016)
1.9 DISSEMINATION OUTLINE
Chapter 1 presents the general orientation of the study. It introduces the study, describes the research rationale, statement of the problem, the research objectives, and research hypothesis. Furthermore, the chapter explains the context within which the study took place and highlights the methodology which was adopted in this study.

In chapter 2 the researcher assesses current evidence of the nature of ID theft and also covers the legal framework. In doing so, its general characteristics, and some of its specific features as presented in the literature, are examined and analysed. The perspectives of various authors, which relate specifically to the central concepts of this study, ID theft and ID fraud, were discussed, to place the research report within a conceptual and theoretical context.

Chapter 3 outlines the research methodology and design that was followed.

Chapter 4 discusses the results of the data analyses of the survey conducted among SAPS officials and members of the public residing in the selected areas of jurisdiction within which Polokwane police station operates.

In chapter 5 the researcher discusses the findings based on the analysis of all the sections (Section A – H) as categorised in the questionnaire. The researcher will also conclude and make recommendations based on the findings in this chapter.

1.10 CONCLUSION
In conclusion, this chapter provides an overview of the contents of this study. It includes clarification of technical concepts concerning ID theft in order to comprehend the nature of the research. It further provides the background information which contextualises the research problem and the study on its own, together with the hypothesis, objectives, methodology, justification and scope of the study.

In the next chapter, literature relating to ID theft will be examined and reviewed. In particular, literature that is necessary to show the nature of ID theft universally, its impact and how it can be prevented. The views of various authors will be assessed.
and weighed against each other in an attempt to examine the relevance and extent
of ID theft in South Africa and in Polokwane policing area in particular.
CHAPTER TWO: LITERATURE REVIEW ON IDENTITY DOCUMENT THEFT

2.1 INTRODUCTION
This chapter examines and reviews the existing essential literature relating to ID theft in South Africa and throughout the globe. According to De Vos et al. (2011:134), a review of literature is aimed at contributing to a clearer understanding of the nature and meaning of the problem that has been identified. They further state that in a general sense, a literature review serves to put the researcher’s efforts into perspectives, situating the topic in a larger knowledge pool. This phenomenon creates a foundation, based on existing related knowledge (Grinnell & Unrau, 2005 cited in De Vos et al., 2011).

2.2 UNDERSTANDING Identity THEFT: DEFINITIONS, NATURE AND EXTENT, AND CONSEQUENCES

2.2.1 Identity theft: An evolving concept
Finch (2003:85) believes that it is necessary to determine at the outset what is meant by ‘identity’. Williams (2001) and Bendle (2002) both cited in Finch (2003:85), state that from simplistic origins, ‘identity’ has evolved into a complex and multifaceted concept that plays a central role in delineating the parameters of, inter alia, ethnicity, nationality and citizenship, thus generating an immense amount of debate across various disciplines. With this in mind, Finch went on to say that the concern is with ‘identity’ as a means of ascertaining individuality and establishing personhood rather than as a basis for establishing collective ‘identity’ or group membership. For the purposes of this discussion, a relatively straightforward tripartite categorisation of ‘identity’ can be adopted based upon the categorisation used by Angelopoulou (2010:2); Newman and McNally (2005:1); Ruppar (2005:5); Allison et al. (2005:19) and Allison (2003:3).

However, Robinson, Graux, Parrilli, Klautzer and Valeri (2011:5) emphasise that the difficulty of linking the relatively well understood legal definition of ‘theft’ to an information-centric concept of ‘identity’ is because the informational characteristics of ‘identity’ (non-exclusivity) renders the assignment of the status of property (and
hence theft) complex; because if one person is falsely using the ID of the other does not necessarily mean that the victim is deprived of his or her ‘identity’.

As a result thereof, Robinson et al. (2011:5) contend that the legal definitions of the constructs of theft and fraud may thus have an impact when considering the use and definition of ‘identity theft’ and ‘identity fraud’. The researcher therefore notes that as it is locus standi (legal standing) in terms of South African law, Snyman (2005:469) states that theft requires the loss of possession of tangible goods with the intention to appropriate the property including an intention to permanently deprive the person entitled to the possession of the property. In addition, Robinson et al. (2011:5) emphasise that consequently the applicability of the concept of theft with respect to ‘identity’ might be limited. As such, the usage of the notion of ‘theft’ may also undermine the reality that there is not only a criminal but also a civil aspect to ID theft or ID fraud that may bring with it a tort liability for damages (Robinson et al., 2011:5).

Having stated that, Robinson et al. (2011:5) broadly define identity crime as a crime that would cover any crime that involves the fraudulent use of ‘identity’ information, whether that information refers to an actual (living or deceased) natural person, an existing organisation (i.e., a legal person), or to a fictitious person. Abusing ‘identity’ information would in turn entail falsifying it, stealing it, or accessing it unlawfully by other means.

2.2.2 Modern conceptualisation of identity theft.

Miri-Lavassani, Kumar, Movahedi and Kumar (2009:364) believe that many things have changed since the early nineteenth century, yet many things have remained the same. The non-monetary contents of a purse or wallet, such as ID cards, can be used by ID thieves to damage the good name, i.e. credit record of ID fraud victims and make them poor indeed. Thus, some authors (Koops, Leenes, Meints, Van der Meulen & Jaquet-Chiffelle 2009:1; Murphy 2003:4; Hinde 2005:188; Holt & Turner 2012:308; Joseph 2013; Roberds & Schref 2009:918) are in agreement that the theft of IDs has exponentially increased in recent years and is the fastest growing white-collar crime in many countries, especially in developed countries.

However, Miri-Lavassani et al. (2009:364-365) and Allison (2003) explain that the theft of IDs with the intention to commit forgery is not a new phenomenal in human societies. Contrary to this statement, Eisenstein (2008:1162) together with Hoar
(2001: 295) contend that ID theft is a new phenomenon and a crime of the new millennium. As a result, Eisenstein (2008:1162) further asserts that the literature is not mature, and has indicated that additional research is needed.

As highlighted in chapter one (see paragraph 1.2.2), the researcher is of the perception that on a most general level, the unlawful use of another person’s ID document constitutes either ID theft or ID fraud. Some authors (Smith, 2013 & Angelopoulou, 2010:3) have drawn a distinction between ID theft and ID fraud (See Chapter 1, paragraph 1.2.2). However, Hinde (2005:18) is of the opinion that such distinctions are of little interest to those individuals affected or, indeed, to the average consumer according to the research from Tower Group - Five Certainties in the Uncertain World of ID Theft. In line with the latter statement, Allison (2003:1) states that victims of ID theft have to cope with the frustration of having their privacy invaded, their financial well-being threatened, and few resources to turn to for assistance.

2.3 THE NATURE AND EXTENT OF IDENTITY THEFT

2.3.1 Potential victims for identity theft

According to Anderson’s (2006) (as quoted in Copes et al., 2010: 1046) analysis of the Federal Trade Commission’s (FTC) 2003 data, it appears that those at the greatest risk of ID theft victimisation are consumers between the ages 25 and 54, with higher levels of income (i.e., those with incomes greater than $75,000 which equals to R1 125 000), who reside in households headed by women with three or more children. Holt and Turner (2012:311) add that most traditional university students fall within this age range, suggesting that there may be a high prevalence of ID theft among student populations. However, conversely, they mention that those with the lowest risk include the elderly i.e., those aged 75 and older.

Carrying a different view to what is said by Anderson (2006) as quoted in Copes et al. (2010: 1046) in the above paragraph, McLoughlin (2015) argues that ID thieves target people who are struggling financially, telling them that they have won a prize or lottery, knowing that they will get so excited that they will participate in whatever scheme the fraudster has thought up. On the other hand, ID thieves will usually target people with clean credit record, as it is easier to gain access to loans and
open accounts using the personal details of someone who has already established a good payment track record.

From the given comparison made above, it can be deduced by the researcher that individuals living in the most expensive regions or areas with high income are the first priority targets of ID theft, specifically for financial gain. The age group as shown above as well shows that these are the people who are economically active in as far as top positions in companies are concerned. The likelihood that they may own private businesses increases their chances as victims of this crime. The researcher therefore reaches a decent conclusion by stating that elderly individuals living in economically disadvantaged areas, appear to less likely become victims of ID theft. Supporting this view, a study conducted by Kresse et al. (2007) quoted in Copes et al. (2010: 1046) reveals that over 65 per cent of victims were between the ages of 20 and 44 and that young people (under 20) and older persons (over 65) were under-represented among ID theft victims.

Allison et al. (2005:25) have also shown that the typical offender in the American context was African-American, female, unemployed, worked alone, and did not know his or her victims. The victims were typically white and male. They further state that victims were predominately White (72 per cent), while offenders were predominately African-American (69 per cent). Supporting their demographic stats, they also indicated that there appeared to be a larger age range for victims than offenders, and the average victim was much older than the average offender. Victims ranged in age from five to eighty-one with a mean age of forty-one. In contrast, offenders ranged in age from twenty-eight to forty-nine with a mean age of thirty-two. The researcher is therefore of the opinion that as the previous review attests, there appears to be considerable suggestion that economic gain might be a motivating factor for ID theft offenders.

Furthermore, Newman and McNally (2005:22-23) maintain that data reflected in Identity Theft Clearinghouse (ITC), which represent only those victims who reported their age, individuals aged 30-39 and 18-29 consistently reported more incidents of ID theft. In addition to finding that those in the 30-39 age groups reported the highest incidence of ID theft, one independent survey noted several additional socio-demographic trends:
• Minorities reported experiencing a higher incidence of ID theft than Whites;
• The incidence of theft of IDs increased with income;
• More males reported that someone had forged a credit card in their name, compared to females;
• Young people, aged 18-24, more often reported that someone stole or otherwise improperly obtained a paper or computer record with their personal information and used it to forge their ID;
• Blacks overwhelmingly reported that a friend, relative or co-worker had stolen their IDs; and
• Victims with post-graduate degrees reported being victimised more frequently than college graduates or victims with a high school degree or less (Harris Interactive, 2003).

With the ID theft industry costing South African businesses in excess of R1 billion a year, the targets predominately being males aged 30-40 years old in Gauteng and KwaZulu-Natal (KZN), industry players say the criminals are ghosts and are seldom caught (Erasmus, 2015). Supporting this statement McLoughlin (2015), states that it is extremely difficult for businesses to track down the actual people who are committing these crimes, which is why they are often referred to as “ghosts” because the impersonator is an “invisible person” who hides behind the identity of a genuine person.

Given various range of age groups and categories, the researcher developed a view that in so far as victims are affected, institutions to which these victims are associated are as well affected. To support this view, Foley (2003:5) passes the remark that “The theft of IDs is a dual crime,” that is, it usually affects two victims: the individual whose ID was stolen and the business whose service was stolen. In reality, however, individuals have not always been treated as “victims,” since it was assumed that they would not take ultimate responsibility for any resulting financial loss.
2.3.2 Modus Operandi: How identity documents may be stolen

Philosophically, to every problem, there is a solution. Hence Newman and McNally (2005:43) stipulate that offenders have developed various techniques to exploit the opportunities of the information age. They further divide these techniques into roughly two categories: techniques they use to steal the IDs, and techniques they use to convert these IDs into the rewards they seek. Adding moreover to the mentioned techniques, Allison et al. (2005:19); Newman and McNally (2005:43); Lai, Li and Hsieh (2012:354); Roberds and Schreft (2009:922); Canadian Internet Policy and Public Interests Clinic (CIPPC) (2007:5-22); and Holt and Turner (2012:309) share a common expression that their methods can be defined by the degree of technology employed – low technology versus high technology. Low technology methods tend to be the most common due to their relative ease. In contrast to low technology methods, high technology methods require some skill and expertise. High technology methods include things like use of the Internet, skimming and pretext calling (Allison et al., 2005:19-20).

However, being relevant to the purposes of this study, high technology methods will not be discussed, rather more focus will be directed to low technology methods. In accord with this statement, Newman and McNally (2005:43) state that the ways in which offenders steal IDs are primarily low-tech. Below are the methods considered to be low-tech by Newman and McNally (2005:43-44) and supported by other authors:

- They steal wallets or purses from shopping bags, from cars, or by pick pocketing (Geeta, 2011:2; CIPPC, 2007:5).
- They steal mail by several means. They may simply take it from insecure mailboxes, submit a false change-of-address form to the post office to direct someone’s mail to themselves, or collude with a postal employee to steal mail that contains personal information (CIPPC, 2007:6-7; Geeta, 2011:2).
- They rummage through residential trashcans or through business dumpsters (‘dumpster diving’) (Murphy, 2003:4; CIPPC, 2007:5; Geeta, 2011:2).
- They obtain people’s credit reports by posing as someone who is legally permitted to do so, such as a landlord or employer.
They collude with or bribe employees of businesses, government agencies, or service organisations, such as hospitals, to obtain personnel or client records, or if they are employees, they access the information themselves (CIPPIC, 2007:8-10).

They break into homes to find personal information on paper or on personal computers (CIPPIC, 2007:13).

They hack into corporate computers and steal customer and employee databases, then sell them on the black market or extort money from them for their return.

They call credit card issuers and change the billing address for an account. The offender immediately runs up charges on the account, knowing that the victim will not receive the bill for some time, if ever.

They buy IDs on the street for the going rate, or buy IDs that may be either counterfeit or stolen.

They buy counterfeit documents such as birth certificates, visas, or passports. In 2001, the United State Immigration and Naturalisation Service (USINS) intercepted over 100,000 fraudulent passports, visas, alien registration cards, and entry permits (US General Accounting Office [GAO] 2002b as quoted in Newman and McNally, 2005:44).

They buy false or counterfeit IDs on the Internet for as little as $50 (which is about R750).

They counterfeit checks and credit or debit cards, using another person’s ID document.

They use a single stolen ID to obtain legitimate IDs they can use for a wide variety of additional frauds.

They gain entry into ID-issuing agencies, such as motor vehicle departments, by using bribery or extortion, or posing as employees.
Although these methods are considered to be low-tech, assessing the technological standard in South Africa, the researcher is therefore of the view that some of these methods might be categorised as high-tech, particularly in the Polokwane policing area. Included amongst these methods is buying of false or counterfeit IDs on the Internet. This is on the basis that it requires a well advanced perpetrator, who is highly technologically advanced in order to pursue successfully, such an act.

McLoughlin (2015) asserts that “criminals are extremely resourceful and they constantly come up with innovative methods to commit ID theft and fraud. They like to use scams that prey on people’s emotions, for example, telling people who might be struggling financially that they have won a prize or lottery. This will get them so excited that they will participate in whatever scheme the fraudster has thought up. Or they use scare tactics to convince people to click on a link to update their personal information to avoid their account being closed due to suspected fraudulent activity (It is actually ludicrous that the actual fraudsters will try to pass themselves off as a bank who wants to protect its customers’ account from fraudulent attacks!).”

McLoughlin (2015) went on to say that “They entice innocent victims to respond to Short Message Service (SMS) or e-mail messages that appear to be authentic because they come from reputable credit providers or institutions - these are typical examples of phishing attacks that are deployed to gain access to people’s personal details.”

According to Bunton (2005:4), the latest trends in corporate ID theft involve consumers receiving letters with official company letterheads stating that account details for their monthly installments have changed and they must make payments to new account details. "The consumer, thinking this is an authentic business letter, changes their payment arrangements to go into the fraudulent account. The scam comes to light when the business contacts the consumer to establish why payments are not being made, instigating reputational, legal or financial damage for the business as the customer wonders how their details were obtained by the fraudster in the first place."
2.3.2.1 Offenders’ techniques to gain financial reward
ID thieves always have a criminal motive whenever committing such crime. As a result, Allison (2003:4-5) states that the next step is for an offender to utilise this personal information. The list below describes some of the more common techniques that offenders use when their goal is to obtain financial reward.

- The imposter opens a new credit card account, using the victim’s name, date of birth, and social security number. Subsequently the offender uses up the entire credit limit on the card and fails to pay any bills, which then leads to a delinquent account later being recorded on the victim’s credit report.

- The imposter calls the victim’s credit card issuer and, pretending to be the victim, changes the mailing address on the credit card account. Next, the offender accesses and runs up charges on the account and because the bills are being sent to the new address, the victim may not immediately realise any problem.

- The imposter establishes cellular phone service in a victim’s name.

- The imposter opens a bank account in the victim’s name and writes bad checks on that account.

- The imposter e-mails a request posing as the victim’s Internet Service Provider (ISP), stating that the account information needs to be updated and/or that the credit card used to register is invalid or expired and that the information needs to be re-entered to keep the account active (Allison 2003:4-5).

As has been previously indicated in the study (see paragraph 2.3.1), literature attests that ID thieves generally steal people’s IDs to commit an array of financial crimes from taking out loans, cash-advances, and credit applications to more extreme cases such as taking control of entire financial accounts (Higgins, Hughes, Ricketts & Wolfe, 2008:295; Koops et al., 2009:1-2; Joseph 2013; Gilbert & Archer 2012:9; Pemble 2008:8). To support this statement, McLoughlin (2015) states that criminals use a victim’s personal information for their own personal gain. Impersonators do not only try to take out loans and opens accounts, they also try to gain access to jobs, purchase via online sites, and syphon funds from investments and pension schemes.
In addition and support to the methods mentioned *supra*, Newman and McNally (2005:46) have also made mention of other few methods on how ID thieves utilise stolen IDs:

- They open a landline or cell phone account in the victim’s name.
- They open a bank account in the victim’s name. They often open multiple accounts in multiple places, and write bad checks on each.
- They file for bankruptcy under the victim's name, to avoid paying their own debts or to avoid eviction.
- They steal the victim's ID, take over his or her insurance policies, and make false claims for “pain and suffering” suffered from auto accidents (Willox, 2000).
- They take out auto loans or mortgages under the victim’s name and residence.
- They submit fraudulent tax returns using the victim’s identity, and collect the refunds.
- They submit applications for social security using others’ IDs (often those of people who have died), and receive social security payments.

The time spent in planning the ID theft route may, if not at all, be time consuming, as observed by the researcher from the mentioned techniques above. Adding weight to this observation, Murphy (2003:8) states that ID thieves may also call a person at home and impersonate a bank official, and request that the person verify their personal information. The perpetrator may have done some homework and provide the victim with the home address and vehicle make in an attempt to authenticate their status as an official. The victim will volunteer the information and become suspicious only after they hang up the phone and the damage is done.

This view is supported by McLoughlin (2015). She states that criminals are extremely resourceful and they constantly come up with innovation method to commit ID theft and fraud. They use scare tactics to convince people to click on a link to update their personal information to avoid their account being closed due to suspected fraudulent activity. Adding to this view, ID thieves entice innocent victims to respond to SMS or
e-mail messages that appear to be authentic because they come from reputable credit providers or institutions.

2.3.2.2 Stages of identity theft

According to Albrecht, Albrecht and Tzafrir, (2011:409), stealing a victim’s ID is not as difficult as it may seem. Perpetrators can obtain the information required to commit ID theft in numerous ways. Towle (2004) states that perpetrators of ID theft follow a common pattern after they have stolen a victim’s ID. To help understand this process, Albrecht et al. (2011:406) have created the “identity theft cycle”, namely:

Stage 1: Discovery

- Perpetrators gain information.
- Perpetrators verify information.

The researcher is of the perception that before committing any ID related offence, the potential ID thief will have to have access to a desired ID belonging thereto a victim in question. Understandably, the thief at this stage will have to also ascertain that the ID in their possession indeed belongs to the prospective victim. The researcher perceives the reason of verifying the IDs as being to keep track of the right prospective victim.

The discovery stage involves two phases: information gathering and information verification. Discovery is the first step in the ID theft cycle because all other actions the perpetrator takes depends upon the accuracy and effectiveness of the discovery stage. A powerful discovery stage constitutes a solid foundation for the perpetrator to commit ID theft. If a perpetrator has a weak foundation, the evidence gathered will be less likely to support a high-quality ID theft, which minimises the victim’s overall financial losses (Albrecht et al., 2011:406-407).

Albrecht and Albrecht (2004) assert that during the gaining information phase, perpetrators do all they can to gather a victim’s information. Examples of discovery techniques include such information-gathering techniques as searching trash, searching someone’s home or computer, stealing mail, phishing, breaking into cars or homes, or using any other means whereby a perpetrator gathers information about a victim.
Geeta (2011:236) explains that during the information verification phase, a perpetrator may use various means to verify the information already gathered. Examples include telephone scams, where perpetrators call the victim and act as a representative of a business to verify the information gathered (also commonly known as pretexting) and trash searches (when another means was used to gather the original information). While on the other hand, Albrecht et al. (2011:407) are of the opinion that although some perpetrators may not initially go through the information verification process, they will eventually use some information verification procedures at some point during the scam. The scams of perpetrators who do not verify stolen information are usually shorter and easier to catch than scams of perpetrators who verify stolen information.

Stage 2: Action

- Perpetrators accumulate documentation.
- Perpetrators conceive cover-up or concealment actions.

The researcher views this stage as the action and contingency plan stage. The thief will therefore tamper with the document, for example: exchanging the original ID photo of the victim and replacing it with another person’s photo, which looks alike with them (thieves), so that they can obtain loans, open accounts or even acquire passport in the names and ID number of the victims. During the contingency planning, ID thieves ensure that at whatever stage of committing a desired fraudulent act and consequently become unsuccessful, they will not be held liable or caught in the commission of the crime. Victims are, however, left with no choice, but to become victims of circumstances.

In further discussion, Albrecht et al. (2011:407) state that this stage involves two activities: accumulating documentation and devising cover-up or concealment actions.

According to Albrecht et al. (2011:407) accumulating documentation refers to the process perpetrators use to obtain needed tools to defraud the victim. For example, using the information already obtained, perpetrators may apply for a bogus credit card, fake cheque, or driver’s license in the victim’s name. Although the perpetrator has not actually stolen any funds from the perpetrator, he or she has now
accumulated the necessary tools to do so. Any action taken by the perpetrator to acquire information or tools that will later be used to provide financial benefit using the victim’s ID falls into this category.

**Cover-up or concealment actions** involve any steps that are taken to hide or cover the financial footprints that are left through the ID theft process. For example, in this stage, a perpetrator might change the physical address or e-mail of the victim so that credit card statements are sent by the financial institution to the perpetrator rather than to the victim. These concealment actions allow the perpetrator to continue the ID theft for a longer period of time without being noticed (Albrecht *et al*., 2011:407).

**Stage 3: Trial**

- **First dimensional actions** – small thefts to test the stolen information.
- **Second dimensional actions** – larger thefts, often involving personal interaction, without much chance of getting caught.
- **Third dimensional actions** – largest thefts committed, occurs after perpetrators have confidence that their schemes are working.

At this stage, the researcher’s view is that ID thieves begin by committing or defrauding small business entities. In case their invested scam works out, they then graduate into committing even more fraud wherein a lot of monetary interests will be involved. The victim will become aware only after the whole damage has been made to their names.

The trial stage involves those activities of the ID theft that provide perpetrators with financial benefits. There are three phases to the trial stage: first, second, and third dimensional actions. The trial stage is considered to be the most critical stage of the identity theft cycle because this is where the perpetrator’s work starts to pay off (Albrecht *et al*., 2011:407).

Adding to the above, Albrecht *et al*. (2011:407-408) further state that first dimensional actions are the first frauds committed, mostly to test the effectiveness of fraud schemes and the stolen information. For example, a perpetrator might go to a gas station and use a stolen credit card to actually determine if the card works. If the card does work, the perpetrator gains confidence in the theft and moves on to bigger
scams. However, if the card does not work, the perpetrator faces no immediate threat of consequences and can quickly discard the card without physically having to face anyone.

Albrecht et al. (2011:408) go on to explain that second dimensional actions are the actions taken by a perpetrator once initial trials have been successful. These actions often involve face-to-face interactions with others. For example, if the card used at the gas station was successful, the perpetrator may move on to bigger items. The perpetrator may go to a mall and buy shoes, stereo equipment, or other “large-ticket” items. Any actions used to benefit the perpetrator after the initial testing period are considered to be second dimensional actions.

Finally, Albrecht et al. (2011:408) make a significant indication that third dimensional actions are thefts committed after the perpetrator has considerable confidence in the ID theft. For example, a perpetrator may establish telephone accounts, open new bank accounts, secure an auto loan, or perform other actions that provide significant benefits to the perpetrator. Third dimensional actions are the most risky for the ID thief. The likelihood of a perpetrator being caught during third dimensional actions is greater than at any other period in the ID theft. Once a perpetrator has committed third dimensional actions, he or she often discards the information of one victim and starts over with the discovery stage using another victim’s information.

From the stages elaborated above, it is a clear indication that ID theft in South Africa is taking on a grisly new turn and it is on the rise. Therefore, people need to be aware and learn more about protecting themselves against ID theft.

### 2.3.3 Types of identity fraud

Literature has shown that by merely stealing an ID, various criminal acts of fraud may be committed. By simply having an ID of another person, their image can be dented adversely in many ways depending on the success of the prompted ID thief. In connection with this statement, Miri-Lavassani et al. (2009:371) point out that types of ID fraud reflect the ways in which the ID thieves misuse the stolen or forged IDs of other individuals (victims of ID fraud) to commit unlawful acts without the knowledge of the victims. Based on their review of empirical research, they identified eight types of ID fraud:
• Credit card fraud;
• Unauthorised use of utilities or services;
• Insurance fraud;
• Investment fraud;
• Fraudulent loans and mortgages;
• Bank fraud;
• New credit cards and utility (Internet, phone, applied for, insurance policies received by, and bank accounts opened by ID thieves; and
• Misuse of existing credit cards, utility (Internet, phone), insurance policies, and bank accounts by ID thieves.

In concurrence with the above points, Smith (2013) alludes that in the case of criminal ID theft, the ID thief poses as another person when apprehended for a crime. Provided the scam works, charges may be placed under the victim’s name thereby keeping the true criminal charge free. Victims usually only learn of such incidents by chance and it is then very difficult for the victim to clear his or her record. The victim would have to seek to expunge court’s records but various data aggregators could collate the incorrect information, which would remain in their databases even after court and police records are corrected.

To supplement the above statement, the researcher makes reference to a recent South African story. An unemployed mother of six was arrested for crimes ranging from fraud to common assault. However, she later discovered that her ID was cloned after spending a week in jail (Sibimda, 2015:6).

2.4 THE IMPACT AND CONSEQUENCES OF IDENTITY THEFT
The consulted literature indicates that ID theft carries different impact to the potential victims. For the purposes of this study, the identified impacts of ID theft do not exhaust the others which are revealed hereunder.
2.4.1 Financial impacts

Included amongst the odd and huge amounts of financial losses experienced by other countries, the researcher notes that amongst other countries adversely affected by ID theft is South Africa. This is evidently backed by the SAFPS report in 2008 that the theft of IDs in South Africa could exceed R1billion in annual losses and furthermore, AFI estimated that ID theft had cost South African businesses R276-million in the first three months of 2013, as has been alluded to in chapter one by Joseph (2013).

Taking into consideration the comparison of the monetary statistics provided for in South Africa, as well as in other countries such as the United States (US) and the United Kingdom (UK), it becomes clearer to the researcher that ID theft is a commercial or financial related trend of crime. ID thieves seem to have similar motives when stealing another person’s ID, that seeking to have an ultimate financial gain from whatever sort of fraud they may commit using the victim’s IDs. The researcher further can deduce from the discussion supra that ID theft is a speedily growing type of crime in developed countries as compared to developing countries.

Moreover, the researcher passes the remark that albeit South Africa may be ranked as a developing country worldwide, in Africa it is by far, a developed country. The advancing technology as well makes available the easiest platforms for thieves of IDs to simply commit the offence of ID fraud. In complement of the latter opinion, Geeta (2011:236) and Berghel (2000) as quoted in Albrecht, Albrecht and Tzafrir (2011:406) reiterate that unfortunately, as a result of the Internet, increased technology, and easy access to individuals personal data, information such as ID numbers and credit card numbers, just to mention a few, can be used by others to profit at a consumer’s expense. In conclusion, the researcher therefore opines that the true scope of ID theft is unknown, particularly in South Africa, due to lack of research conducted on this type of crime.

In light of the above, statistics from various countries have shown that the theft of IDs has cost a few countries enormous financial losses. In support of this view, Higgins et al. (2008:295) indicate that in the US, ID theft has resulted in actual losses ranging from $442 to 745 million (which is estimated to be ranging between R11 and 7 billion) over a span of three years from 2003. In addition, according to Miri-Lavassani
et al. (2009:365), in 2008, the US has experienced a sharp increase in the number of ID fraud victims, increasing by 22 per cent to 9.9 million victims, “a level not seen since 2004”. On the other hand, Sproule and Archer (2008: 6), add that in Canada, 6.5 per cent of adults reported lost IDs, and thus being victims of ID fraud in a single year. The out-of-pocket costs to Canadian victims amounted to $150 million (which is equal to ± R2 250 billion), and 20 million hours to recover from the resulting damage.

Furthermore, in the UK, a number of false accounts were created by fraudsters using stolen IDs, which led to the UK Financial Services Agency (UKFSA) fining banks millions in the first half of the decade (Pemble, 2008:8). Supporting the statement, Koops et al. (2009:1-2) point out that the UK government puts annual losses as a result of the fraudulent utilisation of stolen IDs to be at least £1.3 billion per year (which is ± R21. 63 billion).

2.4.2 Emotional impacts

To this point, the researcher has realised that the impact of ID theft goes beyond financial issues. According to Dadisho (2005:18), ID theft is an “emotionally abusive crime” and victims are impacted emotionally in many ways. Supporting his perspective, Betz (2012:19) further states that a study conducted by Identity the Theft Resource Centre (ITRC) in 2007 reveals that the victims of ID theft commonly feel betrayed, angry, frustrated, powerless, and concerned about their financial future. In addition to this, Lai et al., (2012:354) note that other common emotions include shame, embarrassment, and a loss of innocence upon realising they have been victimised.

In connection with the above, Cullen (2007) notes that victims have also reported feelings of continued anxiety and shock. Adding to this, McCoy and Schmidt (2008) postulate that it is common for victims to feel alone, violated and vulnerable. Considering the emotional trauma which the victims are compelled to face, the researcher’s expression is that victims are not only confused by anticipated financial loss, but also suffer mental depressions throughout. Furthermore, the researcher’s view is that the point alluded to in the above paragraph by Lai et al. (2012:354) may play an enormous influential role in victims not reporting or perhaps delaying to report the loss of their IDs to pertinent authorities.
In addition, the researcher is of the understanding that in as far as ID thieves may be enjoying what can be referred to as “cruel benefits”, on the other hand, victims’ psychological state may be affected more beyond just being angry, frustrated, powerless and embarrassed. Complementing the researcher’s perspective, Betz (2012:19) states that victims whose cases were unresolved reported more severe psychological problems such as mental illnesses, as compared to resolved cases. In concurrence with the latter statement, Sharp Sherver-Neiger, Fremouw, Kane and Hutton (2004: 102) state that data from victim impact statements to show that ID theft had important implications on the psyche of the victim. Higgins et al. (2008:299) further emphasise that conducted studies have shown that disposition of the individual’s case had exacerbating effects on the victim’s feelings deprivation and the employment of coping strategies. In conclusion, Copes et al. (2010:1046) indicate that some victims ended up having suicidal ideations.

2.4.3 Health impacts
The reviewed literature show that ID theft victims also suffer physically, more especially after the realisation of the financial impacts. According to Cullen (2007) victims report suffering from insomnia, stomach aches, and headaches among other problems. Adding to these problems, McCoy and Schmidt (2008) indicate that a study by ITRC conducted in 2009 has revealed that other physical impacts include heart palpitations, hyperventilation, dizziness, sweating, high blood pressure and muscle aches, and sexual dysfunction. Furthermore, Sharp et al. (2004: 129) found that after two weeks, the majority of the participants experienced the physical problem of insomnia and after 26 weeks, the majority experienced anxiety and nervousness.

Although the health impacts may require medical experts to ascertain their accuracy, reliably the research shows that there is more of physical suffering that the victims have to go through. Therefore, it is empirical that police officials understand the health impacts that the victims may be going through when dealing with issues of ID theft.

2.4.4 Societal costs and public attitudes
According to Newman and McNally (2005:38), the difficulty of estimating such intangible costs, combined with a general reluctance to recognise the non-financial
impacts of ID theft victimisation, potentially provide an additional explanation as to why individuals have not historically been treated as "victims." However, they contend that there are a number of societal costs that are equally impossible to calculate, yet indirectly and indiscriminately victimise “non-victims” and society as a whole. As noted by Newman and McNally (2005:38-39) such costs include:

- National security risks and threats;
- Public safety risks and threats;
- Burdens created by the presence of illegal immigrants;
- Potential constitutional intrusions underlying proposed schemes for a national centralised information database, national ID cards, or the use of biometric methods of identification and their associated financial costs;
- Higher premiums or other costs passed on by companies to consumers;
- Increased paranoia, which may also result in financial costs associated with the purchase of preventive insurance or other methods of personal ID theft prevention; and
- Overall, decreased confidence in the promised benefits of the information age.

Although it may appear to the public that, only those who are direct victims of ID theft suffer the consequences, the researcher deduces from the costs mentioned above (see paragraph 2.4.1) that the general society may as well indirectly suffer the consequences. For instance, institutions which are most likely to become victims i.e banks, may introduce advanced measures as preventative mechanisms of combating financial losses anticipated and as a result, customers may be expected to pay high prices for their services. Again, the control and security of Limpopo’s entry port may require more time consuming and accurate measures in order to ensure the validity of immigrants’ IDs in an attempt to eliminate a higher number of illegal immigrants floating into the city of Polokwane and therefore, tax rate may rise as an attempt to maintain such tight security at the entry port.
Furthermore, public and national security seem to be at stake, taking into consideration the fact that a number of criminal acts may be committed using someone else’s IDs, which may result in such costs being incurred by the state in the form of conducting the investigations, and prosecution of the alleged transgressor thereof; or even the public thereby having to clear a dented name and ensuring that they do not face criminal charges as they may have been incriminated in the course. Such costs as already mentioned by Newman and McNally (2005:38-39) (see paragraph 2.4.4 above) are not easy to measure, however, their impact in the society is recognised.

2.5 CHARACTERISTICS OF IDENTITY THEFT OFFENDERS

Not surprisingly, more is known about the IDs stolen by offenders than about the IDs of the offenders themselves. Unfortunately, given the nature of this crime, many victims know nothing about the offender, and what is known may be inaccurate or misleading. Even when some information is available, there is no indication of the basic socio-demographic characteristics of offenders (Newman & McNally, 2005:26).

As such, Newman and McNally (2005:26) are of the opinion that research in the area of ID theft offenders is critically in need of development. In connection with this statement, Gayer (2004:13) states that a typology developed for white-collar offenders may be helpful in light of the fact that the defining trait of ID thieves is that they are “opportunists”. He categorises white-collar offenders as follows:

1. **Low-frequency offenders**

   a) “‘Crisis Responders’ appear to engage in criminality in response to some type of perceived crisis”. “Perceived” being the operative word, offenders in this group might range from the parent who opens a utility account in their child’s name because they have ruined their own credit, or the criminal who needs to “lose” his real ID because a warrant is out for his arrest (Gayer, 2004:64).

   b) “Opportunity Takers,” respond to “the desire to take advantage of some specific criminal opportunity”. This group might include the cashier who notices that a customer has left their credit card and later uses it to make
an unauthorized purchase, or the ordinary person who finds a wallet on the street (Gayer, 2004:64).

2. **High-frequency offenders**

   a) “Opportunity Seekers,” may not only search for opportunities to commit crime, they may “create a situation amenable to committing a specific type of offense”. This group would include the dumpster divers, scanners and garden-variety thieves (Gayer, 2004:78).

   b) “Stereotypical Criminals,” are the highest-frequency offenders, “with a mixed bag of criminal conduct, and their personal histories often include difficult childhoods, substance abuse, and other problems”. Obviously, this category of offenders may span all types of ID theft, but is particularly relevant for organised crime activities and perhaps the drug-identity theft connection mentioned above (Gayer, 2004:83-84).

2.5.1 **Organisations as offenders**

According to GAO (1998:55), as quoted in Newman and McNally (2005:27) if not offenders directly, businesses and other legitimate organisations contribute to the problem of ID theft. Credit bureaus, for example, facilitate ID theft by selling “credit header” information, which typically includes an individual’s name, birth date, Social Security number, and current or previous address. Currently, “credit bureaus are not statutorily prohibited from releasing or selling non-credit-related, consumer-identifying information,” and revenues earned from the sale of such personal information is estimated to generate “tens of millions of dollars” each year. Conversely, Newman and McNally (2005:27-28) make mention of the fact that obtaining a company’s ID information is not a crime, and a company has virtually no privacy rights under current law. They further point out that credit card issuing companies also contribute to the problem because of their marketing practices (Newman & McNally, 2005:28).
2.6 IDENTITY THEFT: VICTIMS’ EXPERIENCE AND PRACTICES

2.6.1 South African victims

In 2008, Mr Dumisani Gumede found out that his ID had been stolen and personal loans had been taken out at Nedbank using his ID number. Every time he applied for a loan at Nedbank, even after being cleared by Nedbank of fraud, his ID number was put into the bank’s computer system as a fraudulent one and therefore, could not secure a loan anywhere (Serrao, 2013).

Adding to this tragic story the South African Press Association (SAPA) (2013) reported that in September 2013, the British woman who was allegedly linked to the terror attack in Nairobi used a fake South African passport to get finance from South African banks. In 2011, the Randburg, Magistrate’s court issued a judgment against her for more than R20 000 that was owed to First Rand Bank (FRB). In the same year, Webb (the British woman) had debts of close to R20 000 written off by retail stores, including amongst others, Truworths and Ackermans. In February 2012, Standard Bank wrote off an amount of nearly R30 000 that she owed them. The ID number on the passport belonging to ‘Natalie Faye Webb’ was confirmed by the DHA as belonging to someone who is still alive (SAPA, 2013).

In view of the two stories above, the researcher considers ID theft to be a “silent killer”. This is simply because practical cases have shown that until a victim has not yet received a call or any sort of notification from collection agencies or perhaps in cases of denied bank loans, denied sale retail accounts or denied contracts, they remain unaware of what their IDs are being used for. It is also evident that banks in South Africa have no system of verifying if indeed the IDs submitted by their customers do really belong to them. This point is proven in the above paragraphs in that loans are issued to ID thieves who present fraudulent IDs to these banks in order to acquire loans.

To sustain the researcher’s view, it is reported by McLoughlin (2015), that very often people will discover that they have become a victim only once the damage is already done – i.e. “you will find that a retail store card has been opened, or a cell phone contract has been taken out in your name when the store contacts you to come and collect on outstanding debt. You will then have to prove to these organisations that you are the genuine person, which could entail having to open a case of ID theft at
the SAPS, where you will need to sign an affidavit confirming that someone else used your information to commit ID fraud”.

In 2014, it was reported by IOL, an independent South African online newspaper that “Two men were arrested for ID theft and possession of fraudulent official documents in Germiston. Six IDs, twelve credit cards and several ID and passport photos were found under the carpet. Five of the IDs were without photos. Following verification by metro police at the DHA, five of the IDs belonged to dead people. One did not exist on the DHA database. The pair, Zimbabwean nationals aged 25 and 35, had been in South Africa for three years. They were charged with fraud, ID theft and possession of fraudulent official documents” (Thathiah, 2010).

Furthermore, according to a report by Thathiah (2010), during the year 2010, a 42-year old Pakistani male and other two suspects were arrested for ID fraud and arranging illegal marriages in Durban. At least 46 passports, seven original marriages certificates, and a number of ID books. Another six Pakistani were arrested during a raid at Brits, North West Province, for allegedly running a syndicate which falsified the DHA documents. Large quantities of IDs, birth certificates, work permits and South African passports were found by the specialised crime-fighting unit, the hawks.

Govender (2015:11) reported that an unemployed Mpumalanga man’s dream turned into a nightmare when the collections department of a vehicle financing house came knocking on his door, demanding he return a R1.4-million Porsche Cayenne. The Mpumalanga man, who makes a living doing odd jobs, was shocked to learn that an identity thief had used all his personal details to have the luxury vehicle financed in his name — including fake salary advice slips, banking details and a fake letter confirming employment.

This unsuspecting man had in fact furnished all his personal details, via e-mail, to a fake recruitment agency, set up solely to steal vital details from victims for the elaborate scam. Before the bank or this man realised they had been scammed, the criminals had removed the vehicle’s tracking device and crossed the border into a neighbouring country. It is unknown whether the vehicle has been recovered (Govender, 2015:11).
The graph below reflects the number of cases of ID theft and ID fraud within the Republic of South Africa over the past six years (2009 to 2015 April) according to the records provided by the SAFPS:

Figure 2.1: Victims of Impersonation and Impersonator Records


The blue bars depict the number of people who have been listed as victims of ID theft and fraud on the SAFPS database. The orange bars represent the cases where the actual criminal’s (impersonator) information was listed onto the SAFPS database, by the organisations who are SAFPS members (i.e banks, retailers, micro finance, motor finance, insurance) (McLoughlin, 2015).

This graph indicates that there was a rise of 265% in the number of cases reported between 2009 and 2013; however, these numbers tapered off in 2014, reversing the growing trend for the first time in the last five year. Furthermore, this graph indicates that there was a 19% year-on-year reduction in the number of victims filings during the first four months of 2015. In 2015, the SAFPS received an average of ± 224 cases reported per month, as compared to an average of ± 277 per month in 2014. Based on 2015 statistics, 71% of the total victim records filed were for males and 29% females, with the largest proportion of i.e. 52% of these people falling into the 30 to 40 age group (McLoughlin, 2015).
In connection with the statistics provided for above, it is clear that the ID theft was worsening between 2011 and 2014. It is further apparent males have become more victimised than females. It is therefore conclusive that South African citizens are experiencing a high volume of ID theft; yet, neither the DPCI of Polokwane station, nor the victims of this crime, appears to have adequate capacity to respond to the challenges posed by these ID theft crimes.

2.6.2 International experiences (United States victims)

“In 1994, an identity thief used Robert Hartle’s ID document to open credit accounts and purchase merchandise, which included three pickup trucks, two motorcycles and a doublewide mobile home. Mr Hartle only became aware of the problem after he began receiving calls from collection agencies. In the end, the identity thief had amassed over $100,000 (which is about ±R1 500 000) in debt under Mr Hartle’s name. Mr Hartle’s ruined credit meant that if he wanted to obtain a mortgage, loan, or other form of credit in the future, he would not have the opportunity to do so. In order to repair the financial damage caused to his name, Mr Hartle had to endure the tedious task of convincing creditors that the real Mr Hartle had not obtained a delinquent credit line with them. He then had to rectify the incorrect entries on his credit report held at the three national Credit Bureaus, namely: Equitax, Trans Union and Experian”, a real story told by Allison (2003:1-2).

Another tragic experience was shown in Allison’s (2003:2) study stating that “In October 1996, a female posing as a private investigator stole Mari Frank’s IDs. The offender engaged in a spending spree and amassed over $50,000 (which is equal to ±R750 000) in debt under Ms Frank’s name. Although the offender was eventually arrested, Ms Frank had the burden of clearing her name. Ms Frank, like other victims, managed to clear up the damage to her credit bearing the associated costs of eight months, 90 letters, 500 hours and approximately $10,000 (equal to ±R150 000) in expenses.”

From these events, it is the view of the researcher that while victims are being adversely affected as a consequence of fraud committed against them, they are still faced with many days, more money involved to clear up their names as this clearance may not happen in one day. Hence the US is considered more developed.
and advanced universally, the researcher deduces that its response to ID theft is reactive and not proactive or even not intelligence led.

The experiences that the above mentioned victims have gone through are evident sources that the onus rest with the victims to clear up their already damaged name with credit bureaus. It also appears to the researcher that the massive financial losses suffered by victims of IDs could not be recovered as they only have their names to clear and seemingly, there are no platforms for victims to hold any other institution accountable, rather themselves. However, not only countries such as the US experience such bad experiences. Recent cases exist (see paragraph 2.6.1 above) where South African institutions and citizens were victims of ID theft.

2.7 THE RELATIONSHIP BETWEEN VICTIMS AND OFFENDERS

Regarding the relationship between victims and offenders, Newman and McNally (2005:28) state that some evidence suggests that they may know one another, although the extent of their associations is not clear. Newman and McNally (2005:28-27) also indicate that in the only year for which information is reported, the FTC (2001) noted that 19.5% of victims knew the suspect was a family member, roommate/co-habitant, neighbour, workplace co-worker/employer/employee, or some other acquaintance.

Similarly, Benner et al. (2000) quoted in Synovate (2003) report that 17% of the victims knew the offender, who was either a relative, business associate or other acquaintance; and the FTC study reports that of the 26% of victims who knew the identity of the person who took their information, 18% reported that it was a friend, neighbour, or in-home employee, and 16% victims reported that it was a complete stranger, although he or she later became aware of the offender’s identity.

Foley (2003:6) reports that generally, the highest reported category is that of the family member. However, the results of at least one study indicate a higher number of victims who were able to track the offender back to a business. Further, Foley (2003:6-7) makes remarks by stating that “friendly fraud is not only easier to detect; it also provides lenders with some recourse to recover some losses incurred. As a result many lenders will have a high percentage of reported friendly fraud incidents as other cases fall through the cracks (thus distorting the reality)".
Some additional patterns regarding the relationship between the offender and victim have also been found. According to the study made by Foley (2003:21), for example, “The imposter was active in more than one part of the victims’ lives. For example, a relative could also be a caregiver; a co-worker may also be a friend”. Furthermore, he stresses that ID theft offenders may not only be taking advantage of close relationships with trusting victims, they may be using ID theft “as a way to abuse and manipulate a former lover, spouse or friend”.

Finally, Synovate (2003) reports that the FTC study showed a wealth of information regarding victims’ knowledge of the offenders’ ID:

- “Knowledge of the thief’s identity is more likely when the crime involves more serious cases of identity theft” (Synovate, 2003:28).

- With regard to familial ties, 9% of all victims reported that “a family member or relative was the person responsible for misusing their personal information. In those cases where the ID theft involved the opening of new accounts or the committing of other types of fraud, 52% of those who knew the thief’s ID – 18% of victims of this type of ID theft – identified a family member or relative as the perpetrator. Where the misuse involved only existing credit cards, a family member or relative was cited as the person who misused the information by only 26% of victims who said they knew who the person was” (Synovate, 2003:28-29).

- In total, 6% of all victims reported that a person who worked at a company or financial institution which had access to their information was responsible for their victimisation; “[w]here the misuse involved only existing credit card accounts, someone at a company or financial institution was cited as the source of the misused information by 33% of those who knew the person’s ID. In those cases that involved new accounts or other types of fraud 13% of those who knew the ID identified the perpetrator as an employee of such companies” (Synovate, 2003:29).

Nevertheless, Newman and McNally (2005:28) contend that reported estimates of victims’ awareness of offenders’ IDs may be inaccurate or misleading to some degree.
2.8 INVESTIGATING IDENTITY THEFT

2.8.1 The preliminary investigation

According to Dadisho (2005), ID theft crimes will not be contained in one jurisdiction. Every investigation requires investigators to determine the point of compromise of the victim's ID—that is, where the offender may have obtained the victim's identification information. This will help lead to possible suspects and will often lead to additional victims. Properly structured preliminary investigation saves investigative time, involves the victim in resolution of the theft, and lays the foundation for prosecution.

Dadisho (2005) further states that the investigation starts with the victim's report of the theft. Victims should be informed of the steps they need to take to prepare for investigation. This enables victims to start doing something constructive immediately and helps fulfil their emotional needs. By providing a worksheet or explaining exactly what victims need to do, investigators help victims organise their thoughts and information. In preparing for the investigation, victims should gather the following information and materials and turn them over to the police investigators, being sure to keep any original documents related to the case:

- Date of birth, driver's license number, social security number, telephone numbers (work, home, and cellular), and e-mail addresses of every victim in the household;
- Account numbers involved in the theft and the names of primary and secondary account holders;
- When and how the fraud or theft was discovered, and under what circumstances the victim became aware of the ID theft;
- Exact locations (addresses, businesses, persons involved) where fraudulent use of the ID occurred;
- Name, addresses (home and work), phone numbers, date of birth of every person involved in the incident;
• Names of financial institutions the victim has notified of the theft, along with the names, addresses, and phone numbers of customer service representatives or investigators who accepted the report, the dates and times of the reports, a brief summary of the conversation, and copies of any e-mail messages or faxes sent to or received from the financial institutions;

• Photocopies of any letters, account statements, and other documents associated with the case;

• A chronological log of the theft and the victim's actions since discovering the theft, to include information about the discovery of theft or fraud, possible locations of the theft, and names or descriptions of persons around when the theft might have occurred.

As perceived by the researcher, during preliminary investigation, understandably the IO will have to collect all relevant data anticipated to be utilised during a full scale investigation and most importantly, admissible as well as credible in a case of judicial proceedings. All possible stakeholders involved should be noted and during this due process the offender must not be aware of such investigation as the offender may find other means to interfere with the investigation, which as a result may affect the outcome of the investigation, simply being unsuccessful. Adding to this, the IO will need to know the victims, how their IDs got lost and who may be the potential thief. By gathering all supra mentioned data, the IO will be able to get their facts right during a full scale investigation as this will lead to a successful analysis of evidence, thus leading into making informed decision.

2.8.2 Continued investigation
Dadisho (2005) states that the next steps to be taken by the investigator should be to examine all financial and credit bureau documents. These documents are useful and vital pieces of evidence to tie suspects to the crime and eventual prosecution. The author further states that another excellent tool for investigators is the use of informants. Investigators should develop informants from potential suspects during the investigation. Investigators should identify possible informants by using intelligence from other law enforcement agencies or the private sector. Another good technique to develop informants is using other people who participated in some
capacity in the ID theft, such as a store employee who sold goods knowing the suspect was using someone else's ID.

Above all, Dadisho (2005) concludes that investigators should always follow the money; this is an appropriate investigative technique in any financial crime. Furthermore, the researcher is of the opinion that the IO needs to establish the “point of action”, that is, answering the five basic questions that an IO must answer when conducting investigation. Given the situation in latter statement, the IO will, for instance, have to answer the following questions:

- Who stole the ID? (in this regard, the IO identify the possible perpetrator);
- Why did they steal it? (the IO establishes the motive or the reasons behind the actual crime);
- Where did the transaction take place? (the IO in this regard establishes the precise location where the transaction did happen. This may include “inspection in loco”);
- When did the transaction take place? (this involves the tracking down of the exact time and date of the actual incident); and
- Finally, how did the incident happen? (the IO keeps track of the offender’s trademark, that is *modus operandi*).

2.8.3 Identification of identity theft: Actions taken and procedures

There are many reasons why an investigator should locate and identify additional victims, but among the most important is to ascertain if there is a larger, organised ring victimising the community, as stipulated by Dadisho (2005). One way of doing this is by quarrying the FTC Clearinghouse for other reported complaints that may be related to the case. Investigators can also contact other agencies in the area to determine if there have been similar crimes reported and possibly connected. If that is the case, these agencies can combine resources and personnel into a task force to combat the crime, concludes Dadisho (2005).

Adding to this procedure, Giles (2013) lists a number of ways which ID victims should do whenever they are victimised. However, it is basically and reasonably
perceived by the researcher, that in principle, it is the role of the IO to perform the following:

1) Get evidence

Record in writing any communications (like telephone calls, emails, letters) you make as you work through the process of resolving the theft of your ID. Include dates and times. Ask banks or retailers where the thief has tried to use your ID for copies of documents the thief used, including application forms. Evidence may help you or the police to track down the thief (Giles, 2013).

2) Report it to the police

Report the matter and open an ID theft case with the SAPS. The potential victim needs to go to the local police station and start there. South Africa prosecutes the offence in terms of the common law. A person guilty of ID theft may be found guilty of fraud, forgery and uttering a forged document, depending on the circumstances of your case.

- Give them as much evidence as possible.
- Give an affidavit.
- Ask the police to list the fraudulent accounts on the report.
- Get a copy of the report. Credit card companies and banks may require you to show the report in order to verify the crime.
- Keep the name and phone number of the police officer handy and give it to creditors and others who require verification of your case.
- Make sure you get a report or case number (Giles, 2013).

It still remains a question of facts whether or not the said procedure is at all times adhered to. According to the SAPS Strategic Plan 2010-2014 (2010) the SAPS is committed to creating a safe and secure environment for all people in South Africa. However, the researcher is of the view that this can only be achieved if individuals and communities cooperate with the police by volunteering
information on criminals and their activities, and by persons taking reasonable steps to ensure their personal information safety.

In corroboration with the enlisted point above, the researcher is of the perception that victims need to open criminal case of ID theft or fraud. In principle, by so doing it is believed therefore by the researcher that they will be legally protected in cases wherein they are found to be incriminated as a consequence of losing their IDs. In conclusion, reporting the case to the SAPS will also assist the IO in as far as the point of departure is concerned.

3) Hire a private investigator

“If you want to find out more about who the thief is or how they got your personal information and the police are not making progress, you might decide to hire a private investigator” (Giles, 2013). Understandably, it is the researcher’s view that the cost of hiring a private investigator shall be borne by the victims themselves.

4) Contact the credit bureaus

The victim can also tell the fraud units of all credit bureaus what has happened and they will put an alert on your credit profile. Give them the affidavit and the case number.

The victim needs to ensure that he or she has not been blacklisted due to non-payment by getting his or her credit report. The latter report may be obtained from Compuscan, Experian, or TransUnion. Subscribe to a credit alert service provided by TransUnion, Experian, and Compuscan. When anyone applies for credit from any credit or service provider, an enquiry on that person’s credit report is made at a credit bureau. The credit bureau can alert you by e-mail or SMS that an enquiry has been made. If it wasn’t the owner, the alert will warn the person concerned that something is amiss (Giles, 2013).

5) Contact credit and service providers

Next, contact all the credit and service providers listed on the victim’s credit report and inform them of what has transpired in writing, providing them with the SAPS case number. The victim needs to be aware, however, that it can take
months to restore credit reputation. Until that happens, the victim may not be able to qualify for any credit (Giles, 2013).

6) Change bank accounts

Consider closing existing bank accounts, and get new accounts and Personal Identification Number (PIN). At the very least change the passwords and PINs for existing accounts. Definitely close any accounts the thief opened (Giles, 2013).

7) Alert the Fraud Prevention Services

Alert the SAFPS immediately on 0860 101 248 or on their website to list the ID theft on their database in order to prevent further credit from being granted in victim’s name (Giles, 2013).

8) Hold the person who failed to protect your personal information responsible

“If you know who failed to protect your personal information, you should hold them responsible”. This may include suing them for the damages you have suffered. Another way of holding them responsible is through the media. If the information the thief has is the same as the information you gave to a company, chances are that it was that company that failed to protect your personal information (Giles, 2013).

2.9 POLICE RESPONSE TO IDENTITY THEFT: RELEVANT STAKEHOLDERS’ INITIATIVES

The SAPS has established various strategies in responding to crime in general. According to the SAPS strategic plan report, the expectation that the SAPS eradicate crime in South Africa without such active involvement is unrealistic. Several platforms exist for such community involvement, the majority of which have been initiated by the SAPS, including the following (SAPS Strategic Plan 2010-2014, 2010:9):

- Community Police Forums (CPF);
- the Crime Stoppers reporting line;
• the recently established Crime Line;
• the Police Reservists; and
• various community-based crime prevention initiatives such as the Youth Crime Prevention Capacity-building Programmes (YCPCP).

Taking into considerate the initiatives as mentioned above, it is clear that the community is engaged in the fight against crime. However, the challenge as perceived by the researcher is that, although they may be involved, the very same public is assumed not to even understand and know the crime of ID theft. Being that as it may, it then becomes impossible to respond to ID theft given the fact that the crime is unknown to them. Therefore, it is essential for SAPS to educate communities of all kinds of profiled crimes so that they know when and how to respond to such crimes.

2.9.1 Effective police response
Newman and McNally (2005:50) state that in the absence of research on police awareness of the problem of ID theft, there is no shortage of recommendations for police response to alleviate the harm done to the victims of ID theft.

• The benefits of quick response.
  The costs to the victim, both in terms of out-of pocket expense and in time spent resolving problems, are substantially smaller if the misuse is discovered and dealt with quickly. No out-of-pocket expenses were incurred by 67 percent of those who discovered the misuse of their personal information within 5 months (Synovate, 2003). Likewise, the more quickly local police can pursue the case and help the victim to report the crime to the various credit agencies the less harm caused.

2.10 IDENTITY THEFT: PREVENTION MEASURES
Smith (2013) points out that the South African DHA is in the process of implementing the Home Affairs National Identification System (HANIS). This system aims to replace the current paper system with a digital database. HANIS holds the ID numbers, fingerprints and photos of South African citizens. HANIS can only work as
well as those feeding information into it. If the levels of corruption are high within the DHA, then false information can easily be fed into the system.

A partnership has been concluded between the South African Banking Risk Information Centre (SABRIC) and the DHA in terms of which the banks will be granted real time access to HANIS for the verification of the ID of prospective and current clients (Smith, 2013).

In addition, Smith (2013) notes that the project is being implemented in phases, with the first phase completed in 2009. The first phase proved the feasibility of online fingerprint verification. The second phase determines the prerequisites for implementing the system and the third phase estimates the costs involved for various stakeholders. A possible fourth phase addressing Information Technology (IT) related issues is expected. It is hoped that this system will make it difficult for people with fraudulent identification documents to use them.

2.10.1 Techniques to reduce identity theft.
Situational prevention divides up the possible techniques into five categories:

- Increase the effort the offender must make to complete the crime;
- Increase the risks of getting caught;
- Reduce the rewards that result from the crime;
- Reduce provocations that may encourage or otherwise tempt offenders; and
- Remove excuses that offenders may use to justify their crime (Newman & McNally, 2005:68).

In an attempt to prevent ID theft, people need to be knowledgeable of the kind of crime they may be exposed to in the event they lose their IDs. The existing popular belief is that prevention is better than cure. People should endeavour not to avail any opportunities to ID thieves to have access to their IDs. However, this can be done only if the public is aware that all documents entailing their ID number or any other identifying number, may lead them into being victims of ID theft.
2.10.2 Minimising the risk

Albrecht et al. (2011:407) state that some of the most effective proactive ways for a consumer to minimise their risk to ID theft includes the following:

- **Guard mail from theft.** When away from home, have the postal service hold your personal mail.

- **Guard social security card and numbers.** An individual's Social Security (SS) number is valuable information for any ID theft perpetrator. With knowledge of someone’s Social Security number, perpetrators can open all kinds of new accounts in the victim’s name. Therefore, consumers should always keep their SS card in a safe place.

- **Safeguard all personal information.** Safeguarding personal information is very important for every individual. Consumers, who have roommates, employ outside help to clean or perform other domestic services, or have outside people in their house for any reason need to be particularly careful.

- **Guard trash from theft.** Consumers need to tear or shred receipts, insurance information, credit applications, doctor’s bills, checks and bank statements, old credit cards, and any credit offers they receive in the mail, as well as any other source of personal information. Buying a shredder is one of the wisest purchases individuals can make.

- **Protect wallet and other valuables.** Consumers should carry their wallet in their front pocket and never leave it in their car or any other place where it can be stolen. It is important for consumers to always be aware of where their wallet is and what its contents are. Individuals should only carry identification information and credit and debit cards that they regularly use in their wallet.

- **Protecting the home.** Consumers should protect their house from perpetrators. Some perpetrators have been known to actually break into a home and not steal a single physical object. The victims may not even know someone has been inside their home. The perpetrator will steal all information that is needed to easily commit identity theft and then leave. In order to prevent this from happening, it is important to lock all doors, preferably with deadbolts
or double locks, and lock all windows. It is a good idea to have an alarm system.

In addition to the above techniques, McLoughlin (2015) mentions a number of tips that will assist people from becoming victims of ID theft and ID fraud, namely to:

- Shred all documents that contain personal information and to not throw anything away that someone else could use to impersonate you.
- Always remain attentive at Automated Teller Machines (ATMs) and ensure that no one attempts to gain access to your PIN.
- Make sure that all your accounts have strong passwords that are not easy to decipher.
- Never respond to an e-mail or SMS that asks you to insert or update your personal and banking information by clicking on a website link provided in the content of the message. Rather copy and paste the link into your Internet browser, as this will enable you to determine whether you are accessing an authentic website, or not.
- If you receive a call from an unknown individual requesting your personal information, rather offer to call them back to verify that the number they have given you in fact belongs to the correct company. Also, ask them to give you the personal information they want to confirm, instead of providing the details yourself.
- Be very selective with the type of information that you share on social media sites and make use of privacy settings.
- Only carry identification documentation such as passport or ID when it's absolutely necessary and keep these documents safely locked away when not in use.
- Do not get taken in by scammers who send messages telling you that you have won a prize, or inherited money.

2.11 LAW ENFORCEMENT STRATEGIES

2.11.1 Challenges in responding to identity theft

According to Buskovich (2013:4), many law enforcement agencies routinely respond to reports of financial crimes and ID theft, but their efforts are hampered by a lack of
resources and other challenges including the complexity and cross-jurisdictional nature of these cases, and difficulty identifying perpetrators. Adding to this, Buskovick goes on to state that while the law enforcement agencies in most countries are engaged in efforts to prevent and investigate these crimes, more could be done to improve current efforts. With proper law enforcement training and resources, public education efforts, useful victim materials and referrals, and enhanced cross-jurisdictional collaboration, law enforcement could significantly improve its financial crimes and identity theft outcomes.

Adding to the challenges mentioned above, the lack of well-trained IOs in responding to this kind of crime in nature is a contributing factor to the law enforcement agencies in regard to responding to ID theft. Resources may be available, however, if the IOs are not in a position to utilise them properly, responding to ID theft will remain a challenge. Henceforth, considering the fact that the matured way of responding to ID theft is to combat it prior to the actual objective being achieved, the public need to be well informed of preventative measures. Furthermore, laws dealing with ID theft in particular, should be drafted, as it is currently dealt with under common law in South Africa, which poses a great challenge in prosecuting the crime of ID theft.

2.11.2 Models to improve the law enforcement response to identity theft

i. Education through community outreach.

Albrecht et al. (2011:407) state that many victims may not know what to do once they discover that they have been victimised, or that swift action on their part may minimise the damage done. Local police, as part of their outreach programmes may help in educating consumers concerning these matters and steps they can take both to avoid their victimisation and to report their victimisation should it occur. Many police departments now have information on their web sites and some offer online ways of reporting victimisation. Directing victims to Internet resources or providing them written materials that explain how the recovery process works may help in reducing victim’s suffering.

In light of the above view, considering the current state of police partnership with the public in South Africa, the researcher is of the perception that it will take more than community outreach programmes by police to indeed educate the public about ID theft. This is simply based on the researcher’s observations that the partnership
between the public and the SAPS has gradually been dented, and in order to convey information regarding ID theft, police will first have to ensure that the public trust in their services is gained. The public need to understand that police existence in their community is to uphold the law and maintain security, and this can only be done if the number of police corrupt cases may be, if possible, combated.

ii. Effective communication

The FTC has reported that the most common complaint they hear is that “the police just don’t care.” It is important to communicate to the victim that the police do care and for police to be constantly reminded that victims of identity theft often have been repeatedly victimised, that identity theft is an emotionally abusive crime. In responding to the victim’s request for a report or investigation of the offence, police are urged to adopt the victim as a partner. Anecdotal evidence suggests that victims are a major source of information in regard to investigation, both in terms of the financial records that may need to be accessed by the investigator, and in terms of developing a list of possible suspects (Newman & McNally, 2005:50).

However, the researcher is of the view that studies have shown that a number of barriers exist concerning communication. The way in which police may react throughout the process of communication, may perhaps send out an ambiguous message to the victim. As such, victims of ID theft may feel helpless in cases where they assume that the police’s reaction to their report is not satisfactory and therefore, it remains the police duty to ensure that the victims are under no circumstances made to feel guilty of the offence.

iii. Crisis response plan

According to Newman and McNally (2005:50), should it happen that a major theft of an agency’s data base of customer or employee records occurs, it is important that the business or agency have in place a crisis response plan that will minimise the effects on potential victims. Such a plan would usually include:

a) toll free dedicated phone lines for employees to call the three major credit bureaus to warn of the theft; and
b) information packets distributed to potential victims on what to do to protect their identities and reduce damage.

In the researcher’s view, this plan can only be effective if the concerned businesses have the records of their consumers’ identifying documents on their systems and provided, such systems are consistently monitored. This may assist in determining the time, location of the suspects and further help in apprehending the offenders.

2.12 LEGAL FRAMEWORK ON IDENTITY THEFT: THE SOUTH AFRICAN CONTEXT

According to Ferreira (2012:7), the South African criminal law offers a variety of common-law and statutory offences which could be applied to prosecute a number of activities involved in ID theft. However, unlike some overseas’ jurisdiction, Ferreira goes on to say that there is no specific or dedicated legislation in South Africa covering ID theft. All criminal activities, including ID theft, pertinent to the crime of ID theft are also not currently catered for in the country’s criminal law.

As it will lately be contended, the introduction of further legislation should be considered to criminalise the remaining activities not sufficiently catered for and to simplify the related prosecution, concludes Ferreira (2012:7).

In order to comprehend the crime of ID theft, it is perceived by the researcher that most importantly, the term theft, as it is attached to ID theft, needs to be understood and dealt with from a legal point of view in as far as South African law is concerned. In South Africa, theft is a common law offence and Ferreira (2012:8) considers it as the most basic crime against property. In corroboration with this line, Burchell (2005) describes theft as “an unlawful appropriation with intent to steal of a thing capable of being stolen”.

According to Burchell (2005:782), the essential nature of theft evolved from the original secretive “taking” and “carrying away” of property from the possession and control of the owner, to a wider notion of depriving an owner of their interests in the property, whether by carrying it away or by other devices. Adding an extra element to crime of theft, the latter author further states that in Roman law, theft was not limited to the actual taking of property (furtum rei), but included the unauthorised use of a
thing (furtum usus) and the unauthorised acquiring of the possession of a thing (furtum possessionis). Therefore, the researcher believes that because South African law of theft is based on a mixture of Roman-Dutch and English law, this is the reason why the terms “ID theft” and “ID fraud” are used inter-exchangeably in South Africa.

Conversely to the above argument, the researcher believes that there is an existing loop-hole (lacunae) in the Criminal Justice System (CJS) in regard to ID theft, because at present the South African criminal law provides a clear definition of theft in regard a specific tangible objects, however, does not provide a clear definition for theft in regards to crimes of ID theft since the term “ID theft” and “ID fraud” seem to refer exchangeably. According to Ferreira (2012:20) ID theft does not fall within the existing definition of theft, since the “identity in the form of personal information relevant to a specific person is not tangible and the owner of that identity is not permanently deprived of his or her identity when it is utilised by another person”.

However, the researcher concludes that the use of a stolen ID, if proven, will constitute fraud in terms of South African law and may constitute theft of money in event wherein money was stolen.

2.12.1 Judicial proceedings and identity theft


Taking into account locus standi of South African Law, the researcher referred to Criminal Law Amendment Act 105 of 1997. In terms of section 51, read with Part II of Schedule 2 of the CLAA 105 of 1997, certain minimum sentences are imposed for the offences of fraud, forgery and uttering a forged document where the amounts involved exceed R500 000. In the case of a first offender, the punishment is 15 years or more. In the case of a second offender, the sentence is 20 years or more and in the case of any subsequent offender, the sentence is 25 years or more.

According to Smith (2013), the theft of IDs may be performed by syndicates. The latter author further adds that should the members of such a syndicate be caught and their fraud involve more than R100 000, the same punishment as stated above applies to them.
ii) Identification Act 68 of 1997

Section 18(1) of the Identification Act creates various offences related to the possession of the forged IDs, the forgery or alteration of IDs and the presentation of incorrect particulars or somebody else’s ID as his or her own. The offences mentioned *infra* are punishable with a fine or imprisonment for a period not exceeding five years in terms of Section 18(2):

Section 8(1) provides that no person shall-

(d) having come into possession of an identity card, a certificate or a temporary identity certificate belonging to another person, present it as his or her own or belonging to any person other than the person to whom it belongs;

(e) imitate, alter, deface, destroy or mutilate any identity card or any part thereof, certificate or temporary identity certificate, or cause it to be done or allow it to be done;

(f) allow an identity card, a certificate or a temporary identity certificate belonging to him or her or which is under his or her control, to come into the possession of any other person for an unlawful purpose;

(g) give out that any incorrect particulars in an identity card, a certificate or a temporary identity certificate are correct;

(h) at any time after a new identity card was issued to him or her, regain possession of an identity card previously issued to him or her under this Act or under an Act repealed in terms of Section 24, or without lawful cause refuses to return for cancellation that previous identity card to the Director-General (DG) within 14 days after a written request to return such identity card was served upon him or her, or after he or she regained possession of the previous identity card, as the case may be; or

(i) possess any identity card or any part thereof, a certificate or temporary identity certificate which has been imitated, altered, defaced or mutilated or any particulars of which are incorrect.
Prosecution for these offences should be considered when a fraudster using a counterfeit payment card submitted forged IDs when asked to submit proof of his or her ID or when false IDs are seized during the arrest of any of the members of a syndicate involved in counterfeit card fraud.

In order to prosecute ID theft, Smith (2013) states that some countries have created statutory offences while other countries prosecute the crime in terms of the common law of fraud. The US prosecutes ID theft in terms of a statutory offence and South Africa prosecutes the offence in terms of the common law of fraud.

As already alluded, in South Africa, ID theft is prosecuted in terms of the common law. Smith (2013) points out that a person guilty of ID theft may be found guilty of fraud, forgery and uttering a forged document, depending on the circumstances of the case.

Additionally, Smith (2013) defines forgery as the unlawful and intentional making of a false document to the actual or potential prejudice of another. This crime is complete the moment that the document is falsified and knowledge thereof by a third party is not required. Uttering a forged document is the unlawful and intentional passing off of a false document to the actual or potential prejudice of another. In terms of South African law it is irrelevant whether the person to whom the document is uttered is misled by its falsity.

iii) Protection of Personal Information Act, 2013 (Act 4 of 2013)

In South Africa, under the POPI Act, companies that fail to protect their customers' or employees' personal information face a fine of up to R10 million – or a decade in jail – if they breach its provisions, and could also encounter civil class-action lawsuits.

POPI Act stipulates the requirements for safe record keeping for any documents containing personal details. This Act does not only demand a safe record keeping system, but extends to include the secure destruction of records containing personal information.
2.13 CONCLUSION

It is learnt throughout this chapter that the crime of ID theft has reached a high peak point, costing people huge amounts of money. The hidden nature of ID theft has shown that most people are unaware of their victimisation and in the process of their names are dented. It is often out of shock that the victims become aware that they have fallen victims of the crime. Lastly, various agencies have prompted to respond to ID theft; however, most of them are reactive rather than being proactive.

There are a number of approaches developed over the years in which research is conducted. Therefore, the next chapter explains the research approach that the researcher adopted to complete this study. The research methodology employed in this study was the most appropriate in collecting data, analysing and validating it. Through this method, identified respondents were reached.
CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

3.1 INTRODUCTION

De Vos et al. (2011:142) describe the selection of a research design as the second step in the third phase of the research process. In this chapter the opinions of the researchers are explored which will clarify the grounds for the choice of the research design and methodology used in this research and therefore, the purpose of this chapter is to present the research design and methodology used in this study.

The study was conducted in Polokwane, the capital city of Limpopo Province. In order to cover the selected location as well the target population, specific areas were identified within and surrounding the city, namely, Polokwane CBD, and the following residential areas surrounding Polokwane: Flora Park and Bendor Park. (See the demographic description of the study area in chapter 1). Due to the complexity of the study location, it was essential to sample the target population from the inner city including the surrounding residences.

Further methodology pursued to complete this study included inter alia, the following: study population, sample size, and procedures. Research can be classified in terms of their purpose. Accordingly, they are most often classified as exploratory, descriptive, explanatory, correlation, evaluation, intervention and action research (De Vos et al., 2011:95-99). In this study descriptive research was employed to give a comprehensive understanding of the crime of ID theft in Polokwane. Furthermore, an explanation on how the data collected was analysed, limitations relating to the problems encountered during the data collection process were pointed out, the reliability and validity process, and ethical considerations were also highlighted in this chapter.

3.2 RATIONALE FOR DESCRIPTIVE RESEARCH

Although some people dismiss descriptive research as “mere description”, good description is fundamental to the research enterprise and it has added immeasurably to our knowledge of the shape and nature of our society (Sale, Lohfeld & Brazil, 2002). Schulenberg (2004) states that descriptive research encompasses much government sponsored research including the population census, the collection of a
wide range of social indicators and economic information such as household expenditure patterns, time use studies, employment and crime statistics and the like. The latter author adds that descriptions can be concrete or abstract. A relatively concrete description might describe the ethnic mix of a community, the changing age profile of a population or the gender mix of a workplace. Alternatively the description might ask more abstract questions such as, “Is the level of social inequality increasing or declining?”

Accurate descriptions of the level of ID theft have, in the modern world, played a key role not only in combating the crime, but also in financial implications faced by the victims of this crime. By demonstrating the existence of ID theft as a social problem, competent description can challenge accepted assumptions about the way things are and can provoke action. According to Tashakkori and Teddlie (2003), good description aggravates the “why” questions of explanatory research.

3.3 RESEARCH DESIGN

Welman and Kruger (2001:46) define a research design as a plan through which the researcher attains research participants or subjects in order to collect information from them. Offering a closely related definition to this, is Babbie (2007) quoted by De Vos et al. (2011:142) states that “…a research design is the process of focusing your perspective for the purposes of a particular study”. Most significantly, according to Terre Blanche, Durrheim and Painter (2006:37), when developing a research design, the researcher should consider the purpose of the research, the theoretical paradigm informing the research, the context or situation within which the research is carried out and the research techniques employed to collect and analyse data, which should be taken into account when conducting a study.

Patton (2002) asserts that social research needs a design or a structure before data collection or analysis can commence. A research design is not just a work plan. A work plan details what has to be done to complete the project but the work plan will flow from the project’s research design. Schulenberg (2004) stresses that the function of a research design is to ensure that the evidence obtained enable the researcher to answer the initial question as unambiguously as possible. Obtaining relevant evidence entails specifying the type of evidence needed to answer the
research question, to test a theory, to evaluate a programme or to accurately describe some phenomenon.

Based on the above, the researcher obtained, *inter alia*, statistics pertaining ID theft, the recent methods employed by various syndicates to unlawfully and intentionally commit misrepresentation using other persons’ IDs for their own financial gain, and the SAPS strategic plan in curbing ID theft. The availability of this evidence, although to a limited extent, assisted the researcher to clearly address the research problem and the hypotheses posed in this study.

Patton (2002) adds that in social research the issues of sampling, method of data collection (e.g. questionnaire, observation, and document analysis), and design of questions are all subsidiary to the matter of “What evidence do I need to collect?” Too often researchers design questionnaires or begin interviewing far too early before thinking through what information they require to answer their research questions.

In this case, the researcher avoided committing such a mistakenly perceived procedure by identifying beforehand, evidence that may be required to resolve the problem statement. This was so done in order to ensure that the research conclusions drawn will be credible, will carry evidential value, will be convincing and will answer the research question.

The researcher followed a case study research design in this study. This choice was based on the fact that the type of design allowed the researcher to explore and understand ID theft as it is a complex societal issue. Through case study method, the researcher was able to go beyond the quantitative statistical results and understand the concept ID theft through interaction with the respondents.

**3.4 RESEARCH METHODOLOGY**

**3.4.1 Methodological approach**

Sabh and Perry (2006) state that many researchers are concerned with the choice between quantitative and qualitative methodology. Essentially, quantitative researchers use numbers and large samples to test theories, and qualitative researchers use words and meanings in smaller samples to build theories. Some
researchers use only one type of methodology while others suggest that both types may sometimes be appropriate (Hyde, 2000), even though the two methods may produce contradictory findings about the same phenomena, or at least unrelated ones – “it is likely that quantitative methods and qualitative methods will eventually answer questions that do not easily come together to provide a single, well-integrated picture of the situation” (Sabh & Perry, 2006). From the different available approaches in research, namely: qualitative, quantitative and mixed-method approach, the researcher used the quantitative approach.

Quantitative research makes use of questionnaires, surveys and experiments to gather data that is revised and tabulated in numbers, which allows the data to be characterised by the use of statistical analysis (Schulenberg, 2004). The latter author goes on to say that quantitative researchers measure variables on a sample of subjects and express the relationship between variables using effect statistics such as correlations, relative frequencies, or differences between means; their focus is to a large extent on the testing of theory.

Characteristically, studies begin with statements of theory from which research hypotheses are derived. Then an experimental design is established in which the variables in questions (dependent variables) are measured while controlling for the effects of selected independent variables. Subject included in the study are selected at random is desired to reduce error and cancel bias. The sample of subjects is drawn to reflect the population (Sabh & Perry, 2006).

Through this study, an in-depth knowledge on how the SAPS respond to ID theft was acquired. Rather than focusing on ID theft in its broad scope, the researcher narrowed the study with specific focus on areas referred to in chapter one, paragraph 1.2.3.

3.4.2 Data collection

The researcher utilised two scientific methods to collect data. Primary data was collected through the use of survey method (questionnaires) and secondary data through consultation of literature.

Irrespective of the high travelling costs and the large geographical area, questionnaires were delivered by hand to the respondents. In the case of those
respondents who requested extended time to complete the questionnaire, a maximum of 48 hours (two days) to complete the questionnaires was afforded to them. The researcher chose to follow this practice in order to give the respondents sufficient time to analyse and understand the questionnaire.

3.4.2.1 Questionnaire (primary source)

In collecting data from the targeted groups, questionnaires were distributed to a sample of police officials at the Polokwane police station and members of the public residing within the jurisdictional areas in which the station operates. These areas were limited to: Polokwane CBD, Bendor Park and Flora Park (This included the number of stores situated in the business sectors of these areas).

a) Advantages of questionnaires distribution at the station level

Due to different shift patterns at the station, it was not possible to explain the importance and the necessity of this study to all police respondents. Arrangements were made for some of the police respondents who could not be found at the time of the distribution to collect and leave the completed questionnaires at the Provincial Human Resources Development (HRD) office. This method was in fact reliable and effective since all questionnaires were all completely and correctly filled in. Money and time was saved as the researcher had no sufficient time to meet each respondent in person. A further advantage of this approach was that the HRD manager, who the questionnaires were returned to, had the authority to check if the questionnaires were correctly filled in upon return.

Furthermore, the researcher was given the opportunity to explain the questionnaire to a group of 15 detectives who formed part of the study. This method was convenient in that the researcher met all the 15 detectives as a group to explain clarity seeking questions. A significant advantage of this method was that time and costs were saved since the whole group of respondents completed the questionnaires simultaneously and were consequently exposed simultaneously to the same incitement.
b) Challenges during the questionnaires distribution and analysis

Some disadvantages of this approach were also noted. The researcher did not have personal contact with all the respondents at the station, which posed a risk of respondents having answered certain questions without any clear understanding of what was required or meant.

In certain cases, particularly with distribution of questionnaires to the public members, the researcher would find that the respondent has lost the questionnaire or did not complete it. A further challenge to the group administered questionnaires (as was the case with 15 detectives), although the questionnaires were independently completed, some degree of mutual influence might have occurred amongst them. Finally, from few questionnaires, specifically those returned from the public, the researcher could detect, although this might not be a factual detection, that some questions were answered arbitrarily.

c) Structure of the questionnaire

A questionnaire consisting of forty-one (41) statements was used to collect primary data. A five point Likert Scale with options of “strongly agree”, “agree”, “strongly disagree”, “disagree” and with the category of “I don’t know”, to cater those who carried no knowledge of the subject matter, was utilised in the questionnaire. The intention of the researcher was to determine the extent to which the respondents agreed or disagreed with the statements. A multiplicity of statements in relation to ID theft was presented simultaneously to the respondents and the response options were offered scaled:

A decision to use statements was based on the following important issues:

- Statements were easy to record and score;
- They allowed for easy comparison and quantification of the results; and
- Data processing and analysis was made easier.

Due to the complex nature and diverse perceptions on ID theft, the researcher divided the questionnaire into seven sections with specific statements except the last question which required general comments (general statement).
Section A, which is the first part of the questionnaire, consists of biographic details of the respondents, which as well covered members of the SAPS. It was inclusive of the following: (1) Age group, (2) gender, (3) marital status and (4) if SAPS official, (5) experience and (6) rank.

As point of departure, it was important for the researcher to determine and ascertain if the public is even aware of the crime of ID theft, thus section B was subsequently developed (7) – (13). The researcher found it necessary for the populace to understand the likely causes of ID theft and developed section C (14) – (20). Community policing has become a new concept within the policing spectrum, and it was believed by the researcher that it is necessary to evaluate and assess the level of police partnership with the community and this was addressed in section D (21) – (24).

As understood by the researcher, the nature of ID theft posed challenges in responding positively and timeously to this crime, and it was for this reason that section E (25) – (28) and section F (29) – (31), were developed respectively. Communication channels will always play a vital role in reporting and conveying information regarding any crime. In this regard, section G (32) – (36) was constructed. Furthermore, it is general knowledge that for a specific crime to be committed various methods must have been used and so the law also must have been broken. Section H (37) – (40) was constructed to address that.

The researcher concluded the questionnaire with a general statement (41) for general comments. It is also significant to indicate that not all of the questionnaires that were distributed and returned formed part of the study. Only 69% (90) of the distributed questionnaire were correctly completed and utilised for the purposes of this study. A total of 29% (26 respondents) made comments. Some of the respondents made comments about more than one issue\(^4\). The questionnaires were distributed to the identified target groups as identified by the researcher and were both self- and group administered.

\(^4\) Take note that the last section on general comments (statement 41), whether completed or not, was not taken into consideration when determining and validating the correct completeness of the questionnaire, as this section was explained to the respondents to be optional.
<table>
<thead>
<tr>
<th>Target Population</th>
<th>Sample Size</th>
<th>No. of distributed questionnaires</th>
<th>No. of returned questionnaires</th>
<th>No. of correctly completed questionnaires</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Polokwane police station:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Detectives</td>
<td>15</td>
<td>11.55%</td>
<td>15</td>
<td>12.7%</td>
</tr>
<tr>
<td>SCP</td>
<td>10</td>
<td>7.70%</td>
<td>10</td>
<td>8.5%</td>
</tr>
<tr>
<td>Records Management</td>
<td>03</td>
<td>2.30%</td>
<td>03</td>
<td>2.5%</td>
</tr>
<tr>
<td>Community Services Centre</td>
<td>02</td>
<td>2.55%</td>
<td>02</td>
<td>1.7%</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>23.05%</td>
<td>30</td>
<td>25%</td>
</tr>
<tr>
<td>Polokwane Residents:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Florah Park</td>
<td>35</td>
<td>26.90%</td>
<td>35</td>
<td>26%</td>
</tr>
<tr>
<td>Bendor</td>
<td>35</td>
<td>26.90%</td>
<td>35</td>
<td>24.5%</td>
</tr>
<tr>
<td>Polokwane CBD</td>
<td>30</td>
<td>23.10%</td>
<td>30</td>
<td>24.5%</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>76.95%</td>
<td>88</td>
<td>75%</td>
</tr>
<tr>
<td>Grand Total (%)</td>
<td>130</td>
<td>100%</td>
<td>118</td>
<td>100%</td>
</tr>
</tbody>
</table>
Of the 90 questionnaires utilised for this study, 23 respondents made comments and 64 did not comment.

**3.4.2.2 Literature (secondary source)**

Mouton (2001) cited in de Vos *et al.* (2011:137) points out that the literature review encapsulates much more than just reviewing the literature. Further to this, the latter authors (2011:134) explained the aim of literature review as “contributing to a clearer understanding of the nature and meaning of the problem that has been identified”. They go on to say that a review of literature serves to put the researcher’s efforts into perspective, situating the topic in a larger knowledge pool.

Because credibility of sources is of most importance in this regard, the researcher searched for literature worthy of review and that assisted him in achieving the research objectives and answering the hypotheses. The researcher made use of extensive literature from within South Africa and around the globe in order to determine the extent of research conducted on ID theft in South Africa and also, what the contributing factors are, relating to the growth and causes of ID theft.

The researcher relied heavily on sources in the legal, policing and investigation of crime fraternities, as primary sources of literature. To validate the data received, literature was also gathered from other secondary sources including relevant journal articles, published dissertations and theses, legislations, statistics, monographs.
published by the Institute for Security Studies, articles from accredited scientific journals and media articles relevant to the matter under investigation. Throughout the research, attention was more directed on similarities and anomalies which addressed the research objectives and hypotheses. The research hypotheses were used to focus the search for relevant information during the study.

3.5 VALIDITY AND RELIABILITY

3.5.1 Ensuring the validity of a questionnaire
The validity of a measuring instrument is the extent to which the instrument measures what it is supposed to measure. Thus the definition has two aspects: that the instrument actually measures the concept in question, and that the concept is measured accurately. The concept cannot be measured accurately if some other concept is being measured instead (De Vos et al., 2011: 173). Considering that the questionnaire was divided into seven sections, it had several purposes which varied in scope. It was for this reason that the researcher adopted the most common and useful classification schemes in an attempt to categorise the validities underlying the questionnaire, namely: face, content, constructive/factorial and criterion validity (De Vos et al., 2011: 173-175).

At the outset, the researcher considered the face validity of a questionnaire. The researcher ensured that to a layperson, it looked more simple and at the same time address adequately and accurately the concept of ID theft. The researcher further ensured that the questions and range of response options seemed, on their face, appropriate for measuring ID theft, thus a five Likert scale was used in the questionnaire.

Secondly, considering the content validity of the questionnaire, a pre-testing of the questionnaire was done by distributing it to five SAPS officials in Polokwane who had knowledge of ID theft in the area.

Factorial validity: According to De Vos et al. (2011:175) this refers to the procedure utilised to determine from the data the number of underlying factors in a questionnaire. To ensure this validity, socio-economic factors of the respondents were considered during the questionnaire construction.
Finally, it was appropriate for the researcher to establish **criterion validity**. This was to determine the extent to which the questionnaire would be able to produce accurate findings when compared to a “gold standard” (Sabh and Perry, 2006). In this case, the gold standard was the root causes of ID theft. The researcher was able to see how the questionnaire results relate to actual causes of ID theft.

### 3.5.2 Ensuring the reliability of a questionnaire

The reliability of a questionnaire was considered by the researcher. De Vos et al. (2011:177) state that reliability occurs when an instrument measures the same thing more than once and results in the same outcomes. The most common used reliability measure is Cronbach’s Alpha coefficient, which was employed in this study.

According to Gliem and Gliem (2003: 87) Cronbach’s alpha reliability coefficient normally ranges between 0 and 1. However, there is actually no lower limit to the coefficient. The closer Cronbach’s alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale. Based upon the formula $\alpha = \frac{rk}{1 + (k - 1)r}$, where $k$ is the number of items considered and $r$ is the mean of the inter-item correlations and the size of alpha is determined by both the number of items in the scale and the mean inter-item correlations.

George and Mallery (2003) quoted in Gliem and Gliem (2003) provide the following rules of thumb: “$\alpha > .9$ – Excellent, $\alpha > .8$ – Good, $\alpha > .7$ – Acceptable, $\alpha > .6$ – Questionable, $\alpha > .5$ – Poor, and $\alpha < .5$ – Unacceptable.”

The coefficient alpha was calculated by Statistical Package for Social Scientists (SPSS) 17.0 to ensure reliability and provided 0.85269 for Section B, 0.82406 for Section C, 0.58047 for Section D, 0.58047 for Section E, 0.68665 for Section F, 0.82396 for Section G, and 0.88159 for Section H. Although Section D and E were 0.58047, Gliem and Gliem (2003: 86) emphasise that studies have been reported on with coefficient alpha reliabilities below .60. For this reason, the researcher considers the questionnaire used in this study as reliable.

To conclude, Gliem and Gliem (2003: 87) state that although one can never prove reliability or validity conclusively, results will be more accurate if the measures in a study are as reliable and valid as possible.
3.6 PILOT STUDY
During the time of compiling a draft questionnaire, the researcher was serving an internship programme at the Department of Correctional Services (DCS) in Polokwane Management Area. This made it easy for the researcher to conduct a pilot test by distributing the questionnaire to five members of the Polokwane SAPS\(^5\), which included, inter alia, a Captain, Lieutenant Colonel, Brigadier and two Senior Administration Officers (SAO) at the station level and ten officials from DCS\(^6\) to determine if they may experience difficulties in understanding the questionnaire. De Vos et al. (2011:195) maintain that no matter how effective the sampling or analysis of the results, ambiguous questions lead to non-comparable responses, leading questions lead to biased responses, and vague questions lead to vague answers. In order to avoid the stated discrepancies, the researcher requested the respondents during the pilot study to complete the questionnaires than to read through it for errors. In so doing, all possible misunderstanding, confusion and grammatical errors were identified, revised and clarified.

De Vos et al. (2011:195) further provide that pilot testing achieves two objectives: firstly, to improve the face and content validity of the questionnaire, and secondly, to estimate how long it takes to complete the questionnaire. Considering the broad nature of the concept of ID theft, the questionnaire was constructed in a way that it remains brief, while at the same time ensuring its constructiveness in order to incorporate all the relevant questions so that all concepts are adequately represented. In this regard, the two objectives provided for by the latter authors were achieved (See attached questionnaire as Appendix A).

3.7 STUDY POPULATION
Welman and Kruger (2001:46) define the target population as the population to which the researcher ideally would like to generalise his or her results. In connection with this statement, the latter authors further state that the population in a research study is related to the study object and can be individuals, groups, organisations, human products and events and even the conditions to which they are exposed.

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\(^5\) These members did not form part of the respondents who participated in this study.
\(^6\) The officials were utilised as residents of Polokwane, not in their capacity as correctional officials.
As highlighted earlier in chapter one, it would have been ideal to conduct the research with all the police officials in Polokwane attached to the Provincial CCU based in the city in order to obtain the true answer to the research problem because these officials are engaged and deal with ID theft on a higher level (as they deal with cases amounting to more than R30 000 in monetary value). Practically, it was not possible to interview all of the police officials owing to a prolonged approval process from the DPCI to grant such officials permission to part-take in the study.

To represent the population, the researcher decided to take as target population the officials of Polokwane Police Station varying from respective components, managers of various stores within the inner city, as well as members of the public residing at the selected residential locations of the study. This was because the researcher found it fit to have the selected participants involved in this study as they are exposed, on daily basis, to incidents of ID theft. As a result, their experiences were of great value to this study. The rationale for choosing Polokwane as a study area was motivated by the fact that the researcher resides around the proximity of identified areas and it was made easier for him to access officials at the Polokwane police station and members of the public residing in these areas.

3.8 SAMPLE SIZE AND PROCEDURE

3.8.1 Polokwane Police Station

A total of 30 police officials at Polokwane police station were sampled, exclusive of administrative staff. The sample included 15 detectives, 10 members of SCP, 03 from SAPS Records Management section and a further two from Community Services Centre. The sample drawn from the target population was achieved by randomly selecting officials with various ranks within the division.

According to Blaickie (2003:161), a sample is a selection of elements (members or units) from a population and is used to make statements about the whole population. “The ideal sample is one that provides a perfect representation of a population, with all the relevant features of the population”. Therefore, a snowball sampling was adopted for the purpose of identifying police officials in this study.
Welman and Kruger (2001:69) assert that during the implementation of this type of sampling, a researcher approaches a few individuals from the relevant population. These individuals then act as informants and identify other members from the same population for inclusion in the sample. The latter may, in turn, identify a further set of relevant individuals so that the sample, like a rolling snowball, grows in size till saturated.

Through the snowball sampling method, the researcher identified four categories or sections at the Polokwane police station, namely: detectives, members of SCP, police official at Records Management section and from Community Services Centre, with various ranks attached to them (i.e. Warrant officers and constables, just to name the two, with vast experience on ID theft case).

The graphs will show the target population as well as sample distribution. The following demographic variables have been used in this study:

- Age (applied to members of the public only);
- Gender;
- Years of service and (applied to SAPS members only); and
- Rank (applied to SAPS members only).

Figure 3.2: Target Population (N= 60 Public Respondents; N=30 SAPS; N=90)
The graph shows that among SAPS members, 30 respondents were a target and participated as expected by the researcher and 60 public respondents were utilised in this research.

According to the sampling guidelines provided for by De Vos et al. (2011:225), a number of 45 respondents from a targeted population of 100, is sufficient to draw reliable results. In this research, the initial targeted population was 130, the result of which turned out to be that 90 respondents correctly filled the questionnaires and the other 40 were disqualified due to errors and non-completion. In this light, these 90 respondents were sufficient to draw reliable results as stated by De Vos et al. (2011:225).

a) Component division

```
<table>
<thead>
<tr>
<th>Division</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Detectives</td>
<td>50%</td>
</tr>
<tr>
<td>SCP</td>
<td>33%</td>
</tr>
<tr>
<td>Records</td>
<td>10%</td>
</tr>
<tr>
<td>Community Services</td>
<td>7%</td>
</tr>
</tbody>
</table>
```

Figure 3.3: Divisions within the component

Figure 3.3 shows that 50 per cent of the total respondents are detectives, 33 per cent perform SCP functions, 10 per cent are Records Management personnel, and 7 per cent are members working in Community Services Centre. Members working in the Community Services Centre are those members referred to as the face of the station. They are the first to know that a crime has been committed and are responsible for the initial completion of the relevant documentation and docket, which will be used at a later stage by the detective assigned to the case.
After completion of these documents, members in Records Management keep the docket safe for the assigned detective. Other documents are also kept in this office for record keeping.

Once a crime has been committed and a case opened, a detective is assigned to the case. The detective undertakes the investigation process; he identifies the possible leads, gathers evidence and interviews and interrogates witnesses where necessary. If a suspect is identified, the detective will then apprehend the person and bring the person before the court as prescribed by the Criminal Procedure Act, 1997 (CPA).

Polokwane Police Station has a division which is responsible for social crime prevention. It is the responsibility of this division to perform crime prevention patrols at specific locations within the station jurisdiction, which includes the three identified areas in this study. The division conducts visible policing in these locations.

b) Ranks

Figure 3.4 below shows that 50 per cent of the respondents are constables, 13 per cent are sergeants, 10 per cent warrant officers (WO), 10 per cent captains and 3 per cent Lieutenant-Colonels. For the purposes of this study, constables and sergeants are listed as operational staff, while captains and lieutenant-colonels are regarded as managers.

![Figure 3.4: Respondents per rank (N=30)]
c) Gender

Figure 3.5 below shows that the respondents comprise 63 per cent males and 37 per cent females.

![Figure 3.5: Respondents per gender (N=30)](image)

\[63\% \text{ Males} \quad 37\% \text{ Females}\]

d) Years of Service

Figure 3.6 below shows that 13 per cent of the respondents have 5 years or less experience in the SAPS and 37 per cent have between 6 to 10 years of experience. 23 per cent have 11 to 15, 7 per cent have 16 to 20, and 20 per cent have more than 20 years of experience.

The respondents between 16 and more than 20 years are experienced members whom are believed that their opinion on matters relating to ID theft will be of great value, basically because of their experience.
3.8.2 Polokwane Central, Bendor and Flora Park

Table 3.2: Demographic characteristics of public respondents (N=60)

<table>
<thead>
<tr>
<th>Demographic characteristics of the public respondents</th>
<th>Age groups</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>Youth (18 – 35 years)</td>
<td>16 (26.6%)</td>
</tr>
<tr>
<td></td>
<td>Middle Age (36 – 65 years)</td>
<td>19 (31.6%)</td>
</tr>
<tr>
<td></td>
<td>Old Age (66+ years)</td>
<td>(0%)</td>
</tr>
<tr>
<td>Female</td>
<td>Youth (18 – 35 years)</td>
<td>18 (30%)</td>
</tr>
<tr>
<td></td>
<td>Middle Age (36 – 65 years)</td>
<td>7 (11.6%)</td>
</tr>
<tr>
<td></td>
<td>Old Age (66+ years)</td>
<td>0 (0%)</td>
</tr>
<tr>
<td>Total</td>
<td>Youth (18 – 35 years)</td>
<td>34 (56.6%)</td>
</tr>
<tr>
<td></td>
<td>Middle Age (36 – 65 years)</td>
<td>26 (43.2%)</td>
</tr>
<tr>
<td></td>
<td>Old Age (66+ years)</td>
<td>0 (0%)</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>60 (100%)</td>
</tr>
</tbody>
</table>

Polokwane Central has a total population of 12 828 and covers an area of 6.47 per km², while the total population at Bendor Park amounts to 15 298, covering a total area of 8.87 per km². On the other hand Flora Park constitutes a total population of 11 566 and covers an area of about 4.09 per km² (as at census of 2011). Accordingly, this year Polokwane as a whole has a total number of 178 001
households StatsSA (2016) and this number was used to draw a sample from the three selected areas within which the SAPS in Polokwane operates.

To make it practically possible to cover the targeted population and distribute the questionnaires, a systematic sampling was employed by the researcher. Twenty houses situated at Polokwane Central were randomly identified using an equal-probability method. In terms of this approach, progression through the list was treated circularly, with a return to the top once the end of the list was passed. The formula for calculating the sampling interval is as follows:

\[
k = \frac{N}{n}
\]

Where:

\(n\) = sample size

\(N\) = total number of respondents

The sampling started by selecting a house (representing the \(k\)th element) respectively from a satellite photograph and as result a sample size of 20 respondents was obtained from 178 001 households of Polokwane. From this sampling frame, every tenth house was chosen and the study was conducted on this sample. In each selected house, one questionnaire was completed by one respondent. Respondents from the 10 stores in the CBD were randomly chosen without following equal-probability method. Therefore, a sample size of 30 respondents, representing both the households and the businesses was obtained. Out of this 30, only 13 questionnaires were correctly completed and returned and were utilised for the purposes of this study.

A further sample size of 35 respondents was randomly selected in Bendor Park. The same sampling method as the above was followed to sample 28 houses from the residential area. However, in this case every fifth house was selected. On the other hand, 7 stores were also randomly selected (\textit{without following equal-probability method}) from Mall of the North. The reason for choosing Mall of the North was that it is located in Bendor Park. From the 35 distributed questionnaires, 27 were correctly completed and considered for this study.
In Flora Park, the same sampling methodology was followed to sample houses and as a result every ninth house was selected to sample 35 respondents. Of the 35, nine (9) stores were further randomly selected (without following equal-probability method) from Savannah Mall. The reason for choosing stores from this Mall was that it is located in Flora Park. Consequently a total of 20 questionnaires were correctly completed and returned.

Overall, 60 questionnaires were utilised for analysis, presentation of results and interpretation from the sample drawn from the public respondents. These sample sizes were selected owing to time and geographical constraints. The period for which this research project was expected to be completed was not sufficient to cover a larger geographical area and population as provided for in the latest census of 2011.

3.9 METHOD OF DATA ANALYSIS

“Data analysis takes place whenever theory and data are compared” (Leedy & Ormrod, 2005:150). According to Blaickie (2003:236-237), quantitative methods of analysis fall into four main categories, namely: descriptive, association, causation and inference. In this study the researcher made use of the descriptive methods. The researcher opted for this method simply because descriptive statistics are, as described by Monette et al. (2008) in De Vos et al. (2011:251), procedures that describe numerical data in that they assist in organising, summarising and interpreting sample data.

The data obtained from the study was analysed using Microsoft Excel and the SPSS to derive counts, averages and percentages. The data results are presented in tables and graphs. Some of the results are presented using explanatory text.

The researcher read data several times to get a perspective and discussed data in an interpretative manner. Themes and/or sub-themes were identified and data were organised according to these themes, which was aimed at giving the researcher a general sense of patterns in the data to integrate and summarise data for the prospective reader.
3.9.1 Dependent variables
There are four dependent variables used in the analysis of this study. The respondents were expected to complete the questionnaire with the understanding that whenever answering a question that had to deal with ID theft, they were limited to the following use of the four documents mentioned below:

- The unlawful use of another person’s ID book;
- Birth or death certificate;
- Passport; and/or
- Driver’s licence.

3.9.2 Independent Variables
Several key demographic characteristics have been included in the analysis of ID theft:

- Age;
- Gender;
- Years of service; and
- Rank.

Variable one indicated the age category of the respondents. The respondents’ age was measured using a six-category scale (18-25, 26-35, 36-45, 46-55, 56-65 and 66 and older). This was then collapsed into an overall age groups of Youth (18-35), Middle Age (36-65) and Old Age (66+). Gender was a dualistic indicator. Marital status categories included Married, Single, Divorced, Never Married, and Other, which were collapsed into Married and Not Married.

In addition to these demographic characteristics, the questionnaire also included Years of Service and Rank which were only applicable to the SAPS members. Years of services was divided into five-category scale ranging from “less than 5”, “6 to 10”, “11 to 15”, “16 to 20” and “more than 20”. As for Rank, officials were provided with a space to indicate their level in ranks.
3.9.3 Analyses of quantitative data

Both police and public responses to ID theft were addressed through the use of two statistical data sources: the quantification of questionnaire data for certain variables and data graphs from SAFPS. The rationale for using both of these data sources is the lack of intensive available data from SAPS regarding ID theft and the various dimensions of the dependent variable.

There are three rationales for quantifying the questionnaire data: (1) to identify patterns, (2) to maintain analytical integrity and (3) to verify a hypothesis. This numerical precision allows for a more extensive documentation of the data concerning a social phenomenon. This form of an audit trail is also recommended by researchers using a monomethod design as a means to evaluate and increase legitimation (Tashakkori & Teddlie, 2003).

All 90 questionnaires were reviewed and common answers to questions were assigned a numerical code to assess the frequency with which the respondents perceive various factors to affect and influence police response to ID theft in conjunction with other independent variables (e.g. Years of Service). In this way, trends derived from statistical analysis of either questionnaire data or administrative data provided by SAFPS can be compared and contrasted to similar or dissimilar trends that emerge in quantitative analysis.

Two separate databases with different units of analysis were created: (1) variables at the level of the individual police officer and (2) variables at the level of the public respondents. Two typical quantitative analyses were performed in this research. First, quantitative variables derived from the questionnaire data were cross-tabulated and some converted into graphs. Second, a comparison-of-means analysis of both dependent and independent variables from the questionnaire data gathered from public respondents to the level of the police respondents was conducted.

In the interpretation phase of the analysis, the results from the statistical analyses were integrated with citations from the literature and thereby informing the inferences derived from the quantitative data. Also, where appropriate, the results from the statistical findings were also associated with the results from literature analyses to complement, develop or expand the conclusions. This allowed for the provision of a
different perspective based on police officers’ and public respondents’ perceptions on ID theft; at times it also provided possible reasons for the quantitative findings.

3.9.4 Analytical Summary

Tashakkori and Teddlie (2003) explain that the exploratory data analysis uses descriptive statistics to describe patterns in the quantitative data and coding procedures to explore themes, codes and categories that are grounded in the data (inductively). In contrast, the statistical techniques adopted for the confirmatory quantitative analyses are more extensive. In this research, nominal level of measurement was employed and associations among the variables used cross-tabulations and graphs. To ensure statistical significance, SPSS software application was utilised to ensure a logical flow of data analysis and to present data in a comprehensible manner.

3.10 DELIMITATIONS AND LIMITATIONS ON THE STUDY

3.10.1 Delimitations

Baron (2013:6) defines delimitations as those definitions one set as the boundaries of their own thesis or dissertation, so delimitations are in one’s control. Delimitations are set so that goals do not become impossibly large to complete. The researcher noted the following as delimitations in this study: objectives, research questions, variables and population chosen as targets to study.

A further delimitation to this research was that the questionnaire included close-ended Likert scale responses and only included one additional open-ended response. Baron (2013: 6) further emphasises that delimitations are not good or bad. They are simply a detailed description of the scope of interest for one’s study as it relates to the research design.

3.10.2 Limitations

Baron (2013:7) states that limitations of a dissertation are potential weaknesses in one’s study that are mostly out of the researcher’s control, given limited funding, choice of research design, statistical model constraints, or other factors. In addition, a limitation is a restriction on one’s study that cannot be reasonably dismissed and can affect the researcher’s design and results.
The researcher studied the respondents’ responses to a survey and was limited in his own abilities to gain the exact type or geographic scope of the initial desired target, which was 130; instead 90 respondents were targeted. Considering that the researcher used a common test for data findings, the results were limited by the reliability of the test. Furthermore, due to the time frame that was set to complete the study, the study results were affected by the operations of society during the period of conducting the study (e.g., economy, social trends, technology).

3.11 ETHICAL CONSIDERATIONS
The researcher obtained and was granted ethical clearance by TUT Research Ethics Committee. Further to this, permission to conduct this study was obtained from the SAPS Head Office and the Provincial Commissioner. Respondents in this study participated voluntarily any prejudice by the researcher on their part. Respondents were further informed about the purpose and subject of the study and were assured of both the confidentiality of the information and their anonymity in respect of the research report.

This research involved human respondents. The researcher therefore committed himself and adhered to the Code of Research Ethics (CRC) and ethical behaviour that accords with the Human Sciences Research Council’s (HSRC) status, values, principles and obligations. As a result, the researcher views this study as relevant and trustworthy. The researcher therefore declares that he adhered to the ethical guidelines contained in the CRC and Research Integrity Policy of the HSRC.

In adhering to the above mentioned ethical conduct, respondents were informed of their rights and that they were not compelled in any way to partake in this study. The researcher made clarification in cases where clarity was required. It was also noted that the possibility of ID theft victims forming part of this study existed, which might have triggered the emotional experiences of the respondents. As a result, respondents were informed that their experience, be it negative or positive, will add value to this study in a sense that this study will be informative by providing measures of preventing respondents themselves, the local community and the society at large from becoming victims of ID theft.
The researcher assured respondents that the provided data in the form of questionnaires will be filed for a period of six months after the completion of this study and thereafter, be destroyed. No form of compensation or services was given to the respondents for their participation in the study. Respondents were informed that the findings of this study will be made available at the Provincial SAPS in Polokwane and may also be accessed on the internet after publication.

3.12 CONCLUSION

In this chapter the researcher described the steps he followed in conducting this study. These steps consisted of, just to name a few: research design, selected sampling plans and methods of data collection and analysis. The challenges which were experienced throughout the process were also outlined. In the next chapter, the researcher conveys and presents the findings of the study.
CHAPTER FOUR: FINDINGS OF THE STUDY

4.1 INTRODUCTION
This study investigated the approach used by the SAPS in Polokwane area to respond and address the crime of ID theft. Amongst others, it evaluates the availability of resources to respond to ID theft as well as the capabilities of the SAPS to utilise the available resources to best respond to ID theft. Awareness of ID theft was further addressed as a crucial aspect of this study.

Overall results from the study are presented graphically. Analysis was also completed to see differences based on gender, age, technological and geographical development among the respondents who participated in this study. Any statistically significant differences are discussed throughout the study.

4.2 DEMOGRAPHIC DATA

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>49%</td>
</tr>
<tr>
<td>Female</td>
<td>51%</td>
</tr>
<tr>
<td>Age</td>
<td></td>
</tr>
<tr>
<td>18 – 25</td>
<td>6%</td>
</tr>
<tr>
<td>26 – 35</td>
<td>40%</td>
</tr>
<tr>
<td>36 – 45</td>
<td>42%</td>
</tr>
<tr>
<td>46 – 55</td>
<td>11%</td>
</tr>
<tr>
<td>56 – 65</td>
<td>1%</td>
</tr>
<tr>
<td>SAPS Members</td>
<td>(30)</td>
</tr>
<tr>
<td>Public Respondents</td>
<td>(60)</td>
</tr>
<tr>
<td></td>
<td>33%</td>
</tr>
<tr>
<td></td>
<td>67%</td>
</tr>
</tbody>
</table>

Table 4.1: Respondents Profile

Table 4.1 presents the demographic characteristics of the respondents. Out of 90 questionnaires distributed, 49% (44) were males and 51% (46) were females. Grouping of age category was also significant in that the results show that the youth
(18 – 35) respondents constituted 46% (41), and others (36 – 65) were equal to 54% (49). The population was further divided into Non-SAPS members (Public respondents), who comprised 67% (60) of the population. This 67% is inclusive of the three areas of jurisdiction wherein Polokwane police station operates, namely: Polokwane CBD, Flora Park and Bendor Park. On the other hand, 33% (30) of the population comprised exclusively of the Polokwane SAPS members with various ranks. These members were also identified from the four divisions responsible for crime response within the selected areas of jurisdiction, namely: SCP, Records Management, Community Services Centre and Detective Unit.

4.3 STATISTICAL RELIANCE
The SAPS (2015) crime statistics was heavily relied upon (See Appendix D and E). Other categories of crime in the statistics were omitted and only one category, which the researcher perceived as relevant to this study, was considered. The statistics present the results of commercial crime and other crimes falling within the category of “Other Serious Crimes” and ID theft is classified as commercial crime. The statistics show how commercial crime in Limpopo Province as a whole (Appendix E) and Polokwane Police Station (Appendix F) has been between the financial years 2005-2006 to 2014-2015.

The findings suggested statistically significant differences between “commercial crime”, “shoplifting” and “all theft not mentioned elsewhere” categories listed (see Appendix D and E). That is, the proportional change in the number of commercial crime cases was statistically different than the proportional changes for other two categories of “Other Serious Crimes”. Statistics show that between financial years 2013-2014 and 2014-2015 the case difference for “all theft not mentioned elsewhere” = 49 which amounts to 2.6% in change, commercial crime = -50, amounting to -8.1% in change and lastly, shoplifting = -52 which amounts to -6.3% in change. When compared to the other serious crimes related offenses, commercial crime had the second lowest changing rate in 2014 to 2015 financial year, with “all theft not mentioned elsewhere” leading in the increase of such crimes committed. These results show that ID theft is prevalent in Polokwane and cannot be ignored.
4.4 FINDINGS

4.4.1 Awareness on identity theft

The following findings address section B of the survey or questionnaire. The aim of this section was to assess the prevalence of ID theft in Polokwane and to determine the extent to which both police and residents in Polokwane are knowledgeable about ID theft. The findings in this section also address hypothesis one as listed in chapter one which the researcher formulated as follows, that the lack of high awareness level among police and residents lead to increased ID theft.

Figure 4.1: Respondents’ rating regarding knowledge of identity theft (N=90)

About half (48.9%) of the respondents agreed that Polokwane residents are somewhat knowledgeable about ID theft, while 15.6% of the respondents strongly agreed that Polokwane residents carry knowledge about ID theft. Equally to the latter, a further 15.6% of the population reported that they disagree that residents in Polokwane are neither knowledgeable nor very knowledgeable about this crime. There is a slight difference of 2.3% between the respondents who disagreed and those who strongly agreed, as compared to 18.9% of the population who did not know as to whether the people of Polokwane are knowledgeable about ID theft or not. Only 1 in ninety respondents (1.1%) strongly disagreed.

There is significant difference between respondents who agreed, strongly agreed and those who disagreed and strongly disagreed in the assessment of their knowledge of ID theft. The survey had shown that the majority of the respondents
are knowledgeable about ID theft. When comparing the general responses rate, an overwhelming overall average of more than two thirds (64.5%) appeared to more likely have knowledge of ID theft as compared to the overall 16.7% of the population which disagreed to be knowledgeable.

This significant difference suggests that the majority of people in Polokwane are aware of ID theft and therefore would probably know how to protect themselves against this crime. Conversely, this may also be an indication that the majority of people in Polokwane or someone they know, has been exposed to ID theft in their life time, which eventually led to their knowledge of this crime.

The findings have shown the extent to which the targeted population know about ID theft. The data clearly demonstrated the level of knowledge concerning ID theft.

Figure 4.2: Perceptions regarding number of identity theft victims (N=90)

Data regarding the perceptions on knowledge of number of ID theft victims in Polokwane are presented graphically in figure 4.2 above. The respondents were asked to respond to the perception whether there are victims of ID theft in Polokwane. The sole purpose of this was to assess the prevalence of this crime in Polokwane and further find if victims, if any, are adequately assisted by the SAPS. The researcher understands that it is challenging to offer effective victim assistance
for such complicated and far-reaching crime; however, in responding to this crime, victims should not be ignored.

Most of the respondents (41.1%) agreed that there are many victims of ID theft and are supported by 15.6% of the respondents who strongly agreed with this statement. Similarly to those who strongly agreed, a further 15.6% of the respondents disagreed while only 2 in 90, that is 2.2%, strongly disagreed that victims of ID theft in Polokwane are many. Almost 1 in 20 (25.6%) of the respondents did not carry knowledge of whether there are victims of ID theft in Polokwane or not.

Given the massive percentage (56.7%) of the population who indicated that there are high numbers of ID theft victims in Polokwane, this figure clearly suggests that many people have lost or have had their IDs stolen at some stage. A question of whether all such incidents are reported to SAPS or not, remains an unanswered question at this stage. Considering the tacit nature of ID theft, those who carry no knowledge may be as a result of them not having been exposed to ID theft. Given the statistical evidence, it will also be reasonable to say that the data presented above suggests that a small part of the population (17.8%) believes that Polokwane residents are cautious about ID theft and thus there are not as many victims of ID theft as perceived by the majority (56.7%).

These results indicate that people are losing their IDs almost on a daily basis, be it through theft or negligence. While some may not even know that they lost their IDs until such time they become victims. It therefore stands to reason that despite the majority (64.5%) of the respondents being knowledgeable about ID theft as indicated in the interpretation under figure 4.1 above, people are not knowledgeable about the methods of protecting themselves from being victims of ID theft.
Figure 4.3: Awareness of identity theft by age group (N=90)

Figure 4.3 above reports the results of age as factor influencing the level of awareness of ID theft among the total population. The results indicate that between the ages of 18 and 25, 4% were aware of ID theft and 1% did not know about it. Between the ages of 26 and 35, about 16% agreed to be aware and 6% strongly agreed that they are aware. On the other, 9% disagreed and equally, the other 9% did not know. It is only 1% that strongly disagreed that they are aware of ID theft. Up to these ages, the results presented the views of youth respondents.

Above the ages of 35 up to 45, 24% were found to agree and 7% strongly agreed to be aware of ID theft. The results clearly have shown that 4% of this age group disagreed to be aware of ID theft, whereas 7% carried no knowledge of this crime. Between the ages of 46-55, 3% agreed to know about the crime of ID theft while 3% strongly agreed. Similarly, 2% disagreed while the other 2% did not know. Of all five age groups, it was only 1% of age 56-65 that agreed to be of aware of ID theft in Polokwane.

The majority of the respondents between the ages of 26 and 45, that is, 58 in 90 respondents (64%) were aware of ID theft. This finding suggests that the potential victims are likely to be between these ages. Supporting this view is Holt and Turner (2012:311) who state that most traditional university students fall within this age range, suggesting there may be a high prevalence of ID theft among student populations. Based on this finding, it was evident that those at the lowest risk are
youth aged 18 to 25 including the elderly between the ages of 65 and older (Holt & Turner, 2012:311).

Table 4.2: First age of identity theft awareness (N=90)

<table>
<thead>
<tr>
<th>Age</th>
<th>N</th>
<th>%</th>
<th>Cumulative %</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-25</td>
<td>5</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>26-35</td>
<td>36</td>
<td>40</td>
<td>46</td>
</tr>
<tr>
<td>36-45</td>
<td>38</td>
<td>42</td>
<td>88</td>
</tr>
<tr>
<td>46-55</td>
<td>10</td>
<td>11</td>
<td>99</td>
</tr>
<tr>
<td>56-65</td>
<td>1</td>
<td>1</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>90</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Table 4.2 above presents the cumulative percentages. According to De Vos et al. (2011:260) cumulative percentage is simply a rolling sum of each of the percentages. This is useful for making quick assessments about the distribution of responses. It was therefore, for this reason that the researcher aimed at finding out the age at which the respondents are likely to become aware of ID theft.

In Table 4.2 above, it is clear that 46% of the respondents had become aware of ID theft by the age of 35, while the majority (88%) became aware of ID theft at the age of 45. De Vos et al. (2011:261) state further that the cumulative percentage makes the task of identifying the median easy, because the median category is the one in which the sample crosses the 50% threshold, in this case, 36 to 45 years old. Therefore, this finding suggested that the typical age at which most of the respondents became aware of ID theft was between the ages of 36 and 45.

There appeared to be a larger age range regarding the age at which the majority of the respondents become aware of ID theft. Respondents ranged in age from 18 to 65 with a mean age of 45 (Cumulative percentage = 88).
It is acknowledged that the consequences of ID theft will haunt the victim for a long time. As measured in the present study, 38.9% of respondents agreed and an additional 18.9% strongly agreed that they are aware of ID theft consequences. It is therefore not doubtful that most residents and police officials have been exposed to some form of education or training concerning the impact of ID theft. On the contrary, this finding also suggests that due to a high number of victims as suggested by data in figure 4.2, most respondents have suffered the consequences of ID theft.

This finding comprehensively suggests that nearly two-thirds majority of the total population (57.8%) knew what the consequences of ID theft are. A number of authors have stipulated various impacts of ID theft, namely: negative emotional and health impacts, societal cost and attitude impacts, with financial impacts on top of the lead (Newman & McNally, 2005; Cullen, 2007; Higgins et al., 2008; McCoy & Schmidt, 2008). Joseph (2013) has shown how financial impacts are leading in South Africa. Referring to statistics produced by a number of financial institutions in South Africa, this is evidently backed-up by the SAFPS report in 2008 that the theft of IDs in South Africa could exceed R1 billion in annual losses and furthermore, AFI estimated that ID theft had cost South African businesses R276-million in the first three months of 2013.
Nearly a quarter (25.6%) of the respondents acknowledged that they do not know whether Polokwane residents know about the consequences of ID theft. Data from the results indicate that only a few (15.6%) of the population disagreed while 1.1% strongly disagreed that Polokwane residents are aware of such consequences. Taking into account the number of respondents who do not know and comparing it with the number of respondents who disagree, it is apparent that data suggest that about 2 in every 10 of the population (42.3%) did not know about the consequences of ID theft. These results suggest that almost close to half of the population may not have been trained or received any educational information regarding the impacts of ID theft. Arguably, not knowing the impacts of ID theft may be amongst other reasons people are taking the loss of any of their IDs lightly and not reporting such loss to SAPS.

Figure 4.5: Awareness campaigns (N=90)

![Bar chart showing responses to awareness campaigns](image)

Figure 4.5 above presents the results of the views of the respondents regarding awareness campaigns on ID theft in Polokwane. In order for the public to always be vigilant and understand the purpose of protecting themselves against ID theft, respondents were asked whether the SAPS holds community campaigns about ID theft. The information conveyed during these campaigns is vital for the public including victims, to prevent further victimisation. Data suggest that awareness
campaigns are not held as often as expected as it is shown that slightly more than one third (32.2%) of the respondents disagreed and are supported by other 13.3% who strongly disagreed. The results therefore indicate that SAPS is not taking initiatives in as far as educating the public about ID theft is concerned. It is through such awareness campaigns that the public could be even wiser and alert in safe keeping their IDs.

In comparison, statistics show that the number of respondents who are aware of the SAPS campaigns in and around Polokwane is significantly lower. For instance, 26.7% of the population have shown to be aware of the campaigns held by SAPS. This raises the question of whether the existing communication channels within SAPS are effective in reaching residents at large or is it only a particular class of residents who are reached through these communicating modes? A further suggestion could be that residents in Polokwane do not turn out in numbers during such campaigns thus they are not aware of these campaigns. Nearly equal the number of the respondents who disagreed (27.8%) indicated that they totally do not know if SAPS holds ID theft awareness campaigns.

4.4.2 The likely causes of identity theft

The second research hypothesis explored in this section concerns the roots cause of ID theft. Data regarding the probable causes of ID theft are presented in Table 4.3 and 4.4, as well as Figure 4.6, 4.7, and 4.8. The results presented in this section also cover Section C of the questionnaire.

Table 4.3: Lack of understanding of the concept “identity theft” (N=90)

<table>
<thead>
<tr>
<th>Respondents</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>I don't know</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public</td>
<td>14 (16%)</td>
<td>26 (29%)</td>
<td>7 (8%)</td>
<td>5 (6%)</td>
<td>8 (9%)</td>
<td>60 (67%)</td>
</tr>
<tr>
<td>SAPS</td>
<td>5 (6%)</td>
<td>15 (17%)</td>
<td>4 (4%)</td>
<td>4 (4%)</td>
<td>2 (2%)</td>
<td>30 (33%)</td>
</tr>
</tbody>
</table>
Data presented in table 4.3, indicate that the majority of the respondents (68%) regard the lack of understanding of ID theft as an important causative factor of ID theft. This indicates that both police officials and the public find difficulties in comprehending ID theft. Effective response to this crime may be achieved if police officials understand the type of crime they are dealing with and also if the public understand what type of crime they need to prevent themselves against. Expert education to the public and police then plays a significant role in this regard. Practically, crime statistics have shown that ID theft is not a common crime. This suggests that ID theft is a sophisticated type of crime, committed by literate and high profiled individuals, mostly aimed at financial gains. In order to best understand ID theft, police need to be trained by experts in the field of commercial crimes on a continuous basis.

In order to be able to prevent and respond to ID theft, it is important that potential victims and SAPS officials understand what they are dealing with. By merely understanding the concept will enhance ways of preventing and responding to ID theft. It appeared from the results that more than two-thirds (68%) understand the concept of ID theft; however, there are those who disagreed (21%) that people’s lack of understanding of ID theft does not contribute to its cause. A total of 12% of the population did not know.

Table 4.4: How stolen Identity Documents are obtained (N=90)
Data as presented in table 4.4 above reflect the views of the respondents regarding the loss of wallets as one of the influential factors underlying the cause of ID theft. Respondents were asked to report on how ID theft victims had their information stolen and they were tested on one method, namely: the loss of wallets. Slightly more than one third (34%) of the respondents agreed with the statement that the loss of wallets is one of the methods through which their IDs are obtained and further supported by half of the population (50%) who strongly agreed with this view. Only 2% disagreed and 6% strongly disagreed. A total of 7 in 90 (8%) respondents did not know how their IDs are obtained.

From the results, it can be seen that the majority of the respondents (84%) believe that the loss of wallets gives rise to ID theft. This finding suggests that most victims know how their IDs are or were stolen. The study by Buskovick (2013: 7) indicated that most of the respondents, over one-third (49%) cited stolen wallets or purse, as the most frequently method of losing their IDs. Based on the total 7% of respondents who disagreed, it can be suggested from this finding that there are other ways in which IDs may be stolen. Buskovick’s (2013: 7) study has alerted that ID thieves may obtain victims’ IDs through email phishing, stolen mails, data breach during a credit card transaction, Internet scams or a family member or friend who manipulates them into releasing their information. The latter method implies that perpetrators may often be the people known and close to the victims. It was also found that, among both genders, only a minority (7%) of the population did not know how their IDs may be stolen.
The graphical data above present perceptions of public and SAPS respondents regarding the role of technology as a cause of ID theft. Interestingly, 36.7% agreed and almost half of the respondents strongly agreed that technology is amongst the root causes of ID theft. Generally, close to three thirds majority 82.3% of the respondents share similar views that technological advancements give rise to ID theft. This finding indicates that advancing technology makes the work of ID thieves much easier to achieve their criminal goals.

In today's world, people must keep up with technology in order to conduct their daily routines. They are required to adapt daily to new knowledge and exciting discoveries that are constantly changing the way they live and do business. Technological advances now allow people to carry out the most ordinary of tasks, such as ordering groceries from the store, to the most complex activities, such as performing complicated surgery, all from a separate, remote location: a computer connected to the Internet. All these activities will require the consumer to punch in their ID numbers for the transaction to go through.

Conversely, only few (10%) of the respondents did not regard technological advancement as causative factor of ID theft. Almost 7 in 90 respondents (7.8%) did not know how technology contributes to the theft of IDs.
The data above present the results of perspectives of respondents by age regarding whether access to the Internet is fundamental to the commission of ID theft. Although the Internet may be seen and understood to be part of technology, the researcher found it significant to present the results on this concept solely because access to the Internet is predominantly a departing point in cases where ID theft is committed through the use of other technological equipment.

As can be seen from the results, between the ages of 18 and 25, 1% agreed, 3% strongly agreed and 1% did not know. Between the ages of 26 and 35, 9% agreed, 17% strongly agreed, 8% disagreed, 2% strongly disagreed and only 4% did not know. From the ages of 36-45, 10% agreed, 20% strongly agreed, 6% disagreed, and similarly the other 6% strongly disagreed. Only 1% did not know. Moreover, 3% of ages from 46-55 agree, 6% strongly agreed, whilst 2% carried no knowledge. To conclude, only 1% of the ages from 56-65 strongly agreed.

From the survey, it was found that respondents between the ages of 18 and 45 frequently access the Internet and are likely to become victims of ID theft. A total of two-thirds majority (60%) concurred that access to the Internet promotes ID theft. Supporting this finding are the findings in Buskovich’s (2013: 7) study, where about 3 in 10 agencies (29%) reported that victims very often have their IDs stolen through e-mail phishing and 49% of agencies reported that victims’ IDs were obtained through Internet scams. Further to this, it is clear that in this modern world, life without the
Internet would be a serious challenge as the majority of the people are Internet reliant. On the other hand, exposure to risks of falling victims of ID theft has increased.

It cannot be disputed that the Internet has grown into a vast electronic network that now runs the entire globe, and it will only continue to grow. Because people use the Internet in their everyday lives, they rely on it for a safe and accurate exchange of information. Constantly, personal data such as ID numbers, credit card numbers and passwords are traveling through wires, and also through the air, from one computer to another. With security measures in place to protect this sort of information online, most people feel safe on the Internet and trust that their personal information will remain confidential. But, unfortunately, criminals have also adapted to advancements in technology and, these days, people are becoming victims of crimes committed over the Internet.

Figure 4.8: Individuals’ ignorance and identity theft (N=90)

Figure 4.8 above presents the views of the respondents regarding ignorance on the part of individuals contributing to the growth of ID theft. Almost the majority of the respondents carried similar views. When asked to respond to this view, 36% agreed and 52% strongly agreed, while 7% disagreed and only 3% strongly disagreed. The results further indicated that of the total population, 2% did not know.
In summary, the results showed how people are ignorant in handling their IDs and thus greatly more than two-thirds majority (88%) of the population supported this perspective. This finding was a bit surprising given the finding in Figure 4.4, where the results indicated that nearly two-thirds majority (57.8%) knew the consequences of ID theft. Based on this finding, it is therefore surprising to find that despite people knowing what the consequences of ID theft are, they still remain ignorant in safe keeping their IDs. On the contrary, 9 in 90 respondents (10%) did not agree that people’s ignorance is amongst ways in which they lose their IDs and consequently leading to ID theft.

4.4.3 Preventing identity theft and its challenges

The third research hypothesis to be explored in this section concern the perception that SAPS in Polokwane is not effective in preventing ID theft. The descriptive statistics for partnership policing are presented in Table 4.5, for challenges in Figure 4.9A to 4.9D and for response time in Table 4.5. Section D, E and F of the questionnaire are combined to clearly address or measure the effectiveness of police in preventing ID theft.

Table 4.5: Partnership policing (N=90)

<table>
<thead>
<tr>
<th>No.</th>
<th>Statements</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>I don’t know</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>21.</td>
<td>The police-public partnership is well structured in my area</td>
<td>34 (38%)</td>
<td>15 (17%)</td>
<td>20 (22%)</td>
<td>13 (14%)</td>
<td>8 (9%)</td>
</tr>
<tr>
<td>22.</td>
<td>Community police partnership can alleviate identity theft in my area</td>
<td>42 (47%)</td>
<td>32 (36%)</td>
<td>9 (10%)</td>
<td>4 (4%)</td>
<td>3 (3%)</td>
</tr>
<tr>
<td>23.</td>
<td>The local police are working together with the community in my area to address identity theft</td>
<td>10 (11%)</td>
<td>25 (28%)</td>
<td>30 (33%)</td>
<td>19 (21%)</td>
<td>6 (7%)</td>
</tr>
</tbody>
</table>
The percentages in the above table are measured against the total population of 90 respondents. Data presented in Table 4.5 indicate that the majority of the respondents agreed with statement 21. It is clear that 38 per cent agreed, 17 per cent strongly agreed, 22 per cent did not know, 13 per cent disagreed while 9 per cent strongly disagreed. With regard to statement 22, data show that 47 per cent agree, 36 per cent strongly agreed, 10 per cent did not know and only 4 per cent disagreed and 3 per cent strongly disagreed.

Furthermore, the results have shown that concerning statement 23, there was 11 per cent of respondents who agreed, 28 per cent strongly agreed, and 33 per cent did not know. While on the other hand, 21 per cent disagreed and only 7 per cent strongly disagreed. Statement 24 also received overwhelming response as 32 per cent agreed, 45 per cent strongly agreed, 11 per cent did not know and moreover, 8 per cent disagreed, whilst 4 per cent strongly disagreed.

The findings generally have shown that a strong partnership between SAPS and DHA would probably minimise ID theft. This can be seen by the majority of the respondents (72%) who agreed with statement 24. To support this finding, Burger (2007) states that partnership policing has provided positive results that directly impact on the quality of life of local people and reduced crime in most areas in South Africa.

Investigating ID theft can be very challenging for law enforcement. Figure 4.9A to 14.9D below presents the results on challenges facing police officials in Polokwane to effectively respond to ID theft. These figures incorporate section E of the questionnaire. The results in Figure 4.9A and 4.9C reflect the perceptions of police officials, except Figure 4.9B (which reflects the total population) and 4.9D which reflects only of the public respondents. The researcher found it significant to present
only the results of police respondents as they were the actual people experiencing these challenges in their attempt to respond to ID theft. With this in mind, the researcher believes that the results present the true reflection of how these challenges may hinder police response to ID theft.

Figure 4.9A: Secretive nature of identity theft (N=30)

Only SAPS respondents were assessed on the methods of operation used by ID thieves as a challenge. The reason for analysing the responses of the SAPS members only, was that SAPS investigate this crime whenever it is reported to them and not the victim and as such, would provide accurate and reliable responses to this statement. The respondents were divided in terms of their ranks. When asked whether the secretive nature of ID theft poses a challenge they when investigating ID theft 2% of Captains agreed that the manner in which ID thieves operate is a challenge when responding to this crime and 3% strongly agreed. On the rank of Constables, 20% agreed, 17% strongly agreed whereas 3% disagreed and 3% did not any carry knowledge. Data further depict that 3% of Lieutenant Colonel accepted the secretive nature of ID theft to be a challenge; similarly, the other 3% disagreed and 10% were unknowledgeable. The results also show that 3% of Sergeants agreed and 7% strongly agreed, while 3% did not know. To conclude with WOs, it is clear that 7% agreed and additional 3% strongly agreed with this view.

Amongst the ranks, the results have indicated that Constables (31%) are constantly attending to cases of ID theft and they may be a very valuable staff who better understand or need to be trained on how ID thieves operate. This finding also
suggests that SAPS has a lot of Constables as operational staff. Over two-thirds of police officials (65%), have considered the secretive nature of ID theft as the most challenge that the police are faced with when responding this crime. Newman and McNally (2005:43) have stipulated other secretive ways in which ID thieves operate. The authors mentioned that:

- ID thieves hack into corporate computers and steal customer and employee databases, then sell them on the black market or extort money from for their return;
- They buy IDs on the street for the going rate, or buy IDs that may be either counterfeit or stolen; and
- Buy counterfeit documents such as birth certificates, visas, or passports.

The truth to the above mentioned facts is, when ID thieves carry out these duties, they predominantly find themselves unmonitored and the victims not knowing what the perpetrators are up to until his/ her name has been dented. Police on the other, find themselves being more reactive than proactive, which contribute to the difficulty of locating the perpetrator in the process of investigation as the crime would have long being committed.

Figure 4.9B: Poor public-police partnership (N=90)
The respondents were asked if poor public-police partnership can be regarded as a challenge for SAPS to respond effectively to ID theft. The results indicate that 37 per cent agreed that poor public-police partnership has an impact on promoting ID theft activities and equally, 37 per cent strongly agreed. Furthermore, data depict that 6 per cent disagreed, while 10 per cent of the police respondents strongly disagreed. Other groups of the respondents, which constitute 10 per cent, did not know.

As can be seen from the results, the majority of the respondents (74 per cent) agreed that police partnership with the community in Polokwane, in as much as addressing ID theft is concerned, is not well structured. Although, 16 per cent of the respondents disagreed, there were still those who did not know (10 per cent) whether the police partnership with the public is well convincing to adequately combat ID theft or not.

It is evident from the results that without the cooperation of the public, investigating ID theft would become essentially unworkable. In simple terms, the police service would cease to function without the active support of the communities it serves. Evidence from the findings alternatively shows that effective community engagement and collaborative problem solving can significantly minimise challenges faced by SAPS in responding to ID theft activities.

Figure 4.9C: Lack of resources (N=30)
Officials were asked whether lack of resources is likely to hamper their response to ID theft cases. From the data presented above, police respondents were categorised in ranks. Figure 4.9C clearly sets out that 7% of Captains agreed while 3% disagreed. 10% of Constables agreed and supporting their view were the other 27%, while 7% disagreed and similarly, 7% did not know. To continue, the results show that 3% of Lieutenant Colonels agreed and 10% strongly agreed, while another 3% did not know. Sergeants have also expressed their views and it can be seen from the results that 7% agreed and 3% disagreed. The results further show that 3% of WOs agreed, while 3% disagreed and other 3% strongly disagreed.

There appeared to be a larger agreement that without police being adequately equipped, responding to ID theft will remain a challenge. The majority of respondents (64%) indicated that the unavailability of resources to put toward the investigations of ID theft affects the manner in which they respond to this crime. Nineteen per cent of the respondents on the other hand, appeared to agree that with or without adequate resources, ID theft can be effectively responded to.

Taking into account the low levels of economic status that South Africa is currently facing, it cannot be argued that most of the government institutions are not adequately resourced to deliver as expected, with the SAPS being amongst such. With slightly more than two thirds (64%) of the SAPS members having indicated that they do not have sufficient resources to work with, it is clear that they will fail to identify ID theft threats, develop intelligence and use the available resources to effectively root out ID thieves. Evidence in this study has shown that investigating ID theft is challenging, in that it sometimes involves using the most sophisticated covert techniques and with lack of resources at police’s disposal, it will even be more challenging to catch the perpetrator.
Police respondents were also assessed on the view of whether the flow of foreign nationals into the city of Polokwane may be one of their challenges. The results as indicated above show that 9 in 30 respondents (30 per cent) agreed with the statement that the immigration of foreign nationals into the city posed a challenge in their response to ID theft, and 17 in 30 of these respondents (57 per cent) strongly agreed with this view. On the other hand, 10 per cent (3) disagreed and only 3 per cent (1) strongly disagreed.

A large proportion of police respondents (87 per cent) viewed the immigration flow of foreign nations in the province and the city contributing towards their challenges in responding to ID theft. This finding suggests that Limpopo’s entry ports may be weakened in as far as security is concerned and that there are likely possibilities that some of the perpetrators come from outside South Africa. In such cases, it could even make it worse to locate or apprehend the suspect.

Table 4.6 addresses section F of the questionnaire. This section is aimed at measuring the time which the SAPS members take to respond to cases of ID theft. Thus the researcher found it most prevalent to utilise this section to present the results of the public respondents since it is this group that reports and calls upon SAPS to attend to cases of ID theft. As such, Table 4.6 reflects only the perceptions of public respondents comprised 60 respondents.
Table 4.6: Responding time (N=60)

<table>
<thead>
<tr>
<th>No.</th>
<th>Statement</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>I don’t know</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>29</td>
<td>The local police is effectively responding to the crime of identity theft</td>
<td>15 (25%)</td>
<td>6 (10%)</td>
<td>18 (30%)</td>
<td>11 (18%)</td>
<td>10 (17%)</td>
</tr>
<tr>
<td>30</td>
<td>The local police timeously respond to identity theft cases</td>
<td>12 (20%)</td>
<td>6 (10%)</td>
<td>27 (45%)</td>
<td>11 (18%)</td>
<td>4 (7%)</td>
</tr>
<tr>
<td>31</td>
<td>The local police currently have effective measures to curb identity theft timeously</td>
<td>13 (22%)</td>
<td>6 (10%)</td>
<td>27 (45%)</td>
<td>6 (10%)</td>
<td>8 (13%)</td>
</tr>
</tbody>
</table>

The findings above have suggested the time which the SAPS take to respond to ID theft and the manner in which they respond. With regard to statement 29, slightly more than one third (35%) of the respondents are of the view that the SAPS is effectively responding to ID theft. Based on this finding, it is clear that those, whose identities were dented or have been rescued through the assistance of the SAPS, were satisfied with the manner in which their cases were handled. Furthermore, this may suggest that perpetrators of this crime have been apprehended and brought before the court of law for prosecution. Conversely, an equal number of respondents (35%) has found SAPS not being effective when investigating ID theft. These individuals may have been victims of ID theft or know someone whose identity has been victimised, and SAPS has not been successful in investigating their cases. There is a significant difference between the respondents who did not know (30%) and those who considered SAPS to be effective and ineffective when responding to ID theft. This difference creates a belief that the manner in which SAPS handle cases of ID theft is not as convincing as the public expected.
In respect of statement 30, exactly one third (30%) stated that SAPS respond timeously to ID theft while only 25% did not agree with the statement. This finding indicates that SAPS has investigated some cases of ID theft and the complainants have received a feedback into their matter within a reasonable time while there is an existing possibility that there are extended delays in some cases. An overwhelming 45% of the respondents did not know whether SAPS respond to ID theft timeously. From this finding it can be deduced that many of those who report ID theft, do not make follow ups in regard to their cases.

Relatedly, 45% of the respondents did not know if SAPS has effective measures in place that would assist them to timeously respond to ID theft (statement 31). It can also be seen from the results that effectiveness in responding to this crime is sceptical since the majority of the population carried no knowledge of the subject matter, while on the other hand, slightly more than one third (32%) indicated that there are measures in place to effectively deal with ID theft cases within reasonable time. What actually constitutes reasonable time in ID theft cases will depend on the nature and scope of each case. This finding indicates that SAPS may be having effective plans in place to react to ID theft timeously however, there may be a lack of well-informed staff to implement and effectively follow such measures. Few of the respondents (23%) disagreed with this statement and this may be a sign that there is lack of time dedicated to ID theft cases. The truth of the matter is, it can take months, even years, to resolve ID theft and the victim may not be able to recover any money involved.

4.4.4 Reporting and prosecution of identity theft

The fourth research hypothesis explored in this section concerns reporting and prosecuting ID theft. Specifically, the aim was to determine whether there are communication channel(s) in place for ID theft victims and the public in general to report ID theft. Further to this, if there are such channels, do public members use these channels to report ID theft? The findings hereunder address section G of the questionnaire.
Figure 4.10: Communication channels (N=90)

Figure 4.10 depicts the views of the public and SAPS respondents regarding the existing communication channels to report ID theft. It therefore stands to reason that without such communication channels in place, it will be a serious challenge to provide effective victim assistance for such a complicated and far-reaching type of crime. While on the other hand, the existence of various communication channels would assist the SAPS to measure the frequency of ID theft reports. It is apparent from the results that 26 per cent (24) agreed and 20 per cent (18) strongly agreed that there are existing channels, while 19 per cent (19) disagreed and 7 per cent (6) strongly disagreed with the statement. However, a massive 28 per cent (25) carried no knowledge of such channels.

The results have shown that even though the majority of respondents (46 per cent) said that they know the channels in place to report ID theft, 28 per cent of the population maintained that they did not know. The latter percentage creates a suggestion that the channels used by SAPS to communicate with the public do not cater all classes of the society. It therefore needs to be noted that communication is one of the best ways to engage the public in crime prevention. Notably, this ranges from providing information and assurance, to empowering the public to identify and implement solutions to local problems and influence strategic priorities and decisions.
Data presented above display the results of the respondents regarding whether community members share information concerning ID theft with SAPS members. Out of 90 respondents who responded to this statement, half of them (50 per cent) agreed that community members share information with SAPS officials and additionally, 20 per cent strongly agreed. In essence, more than two thirds (70%) of the respondents have shown that there is information sharing between SAPS and the public. The results further show that 13 per cent disagreed and only 3 per cent strongly disagreed, whereas 13 per cent of the respondents did not know whether community members do share the information or not.

Comparing these findings with the findings in Figure 4.10 above, it is clear that the channels of communication that SAPS have in place are effective. Information obtained from engagement with the community would help SAPS to formulate intelligence on issues of ID theft and can be included in strategies for policing local communities.
The researcher found it significant to find out whether the public reports ID theft to SAPS. In attempt to do so, only members of SAPS' responses were analysed, considering that they are at the receiving end of the reporting. The results indicate that 63 per cent (19) of SAPS officials agreed and 23 per cent strongly agreed (7) that the public do report cases of ID theft, whereas 10 per cent (3) disagreed and only 3 per cent (1) strongly disagreed. Similarly to the latter, 3 per cent (1) of the respondents did not know.

Although these findings do not indicate how frequent ID theft cases are reported, the findings suggest that the public report ID theft cases considering the concurrence of the majority (86 per cent) of police officials on this view. Arguably, it may be right to suggest that most often people lose their IDs. Further to this, these findings support the findings in Figure 4.13 above where it was shown that there is information sharing between the police and community members regarding ID theft.
The researcher aimed to assess whether the SAPS considers having community engagement as a way to curb ID theft. Data above present the perception of both public and SAPS members regarding community engagement. To start with, 24% of the respondents agreed that SAPS engages them in dealing with ID theft, and 22% strongly agreed. Twenty-three per cent of the respondents carry different views in that they disagreed and a further 9% strongly disagreed. Among the respondents a total of 21% did not know whether there are such engagements or not.

Notably, the majority of the respondents (47%) expressed that there are consultations concerning ID theft with the public while on the contrary, 32% of the respondents expressed that SAPS does not consult with the community pertaining ID theft matters. This significance difference in percentages suggests that not all members of the public are consulted and there is a likelihood that only specific groups in communities are consulted with.

The following section of findings presents the results regarding the operations of ID thieves and prosecution of ID theft which also covers section H of the questionnaire. The researcher aimed to assess respondents’ ability or knowledge concerning ways in which ID thieves commit ID theft and to determine the SAPS ability to gather credible and sufficient evident that may lead to successful prosecution of ID thieves.
The findings reflect the public and SAPS respondents’ level of trust in police ability to respond to ID theft. The results show that 37 per cent agreed with the perspective that Polokwane residents believe in SAPS ability to respond to ID theft, and an additional 13 per cent strongly agreed. From data presented above, it is evident that 20 per cent disagreed, whereas 8 per cent strongly disagreed. About 22 per cent of the respondents did not know.

Almost one-third of the respondents (28 per cent) have shown a lower level of trust in police capabilities. The findings have also shown that public trust in police’s ability to respond to ID theft is very high, thus half (50 per cent) of the respondents agreed with the statement. According to Eisenstein (2008), the confidence cycle is the link between community engagement and increased public confidence in the police. It can facilitate a greater willingness for the public to cooperate with the police, thereby enriching intelligence collection. The author (Eisentein, 2008) illustrates the link in a diagram form (see the next page):
The data above present the respondents views on whether they know how to react in case they find themselves as victims of ID theft. From the results as presented in Figure 4.15: Victims’ reaction in identity theft cases (N=90)
Figure 4.15 above, 41 per cent agreed that they know what to do and supporting this, is the other 13 per cent who strongly agreed. On the contrary, 22 per cent disagreed, and this 22 per cent is backed-up by the other 7 per cent who strongly disagreed. Seventeen per cent of this population was found not knowing.

The findings indicated that the overall respondents (54%) knew what to do should they find themselves as victims. Comparing this percentage with those who disagreed and did not know (46%) there was a slight difference of 8% between these two groups. According to SAFPS (2015) victims should do the following in cases of ID theft:

- Report the crime to the police immediately;
- Contact the fraud units of all credit bureaus;
- Notify their respective banks. Close existing bank accounts and get new accounts and PIN numbers;
- Notify creditors, close all accounts, including the accounts the thief has opened;
- Notify your insurance company and other entities where you currently are a client;
- If documentation has been stolen, notify the originating party such as the DHA for passports and ID books and the Traffic and Licensing Department for driver’s licenses; and
- If in suspect that your mail may have been stolen, tampered with or diverted contact the post office.
It was important to assess both public and SAPS respondents’ views to measure the extent of their knowledge and awareness on how ID thieves operate. In order to beat your opponent, a general popular rule of the game is that one needs to know their opponent or even anticipate their action. It was for this reason that the researcher found it fit to assess both public respondents and SAPS members’ knowledge about how ID thieves operate. This was significant in order to make an informed recommendation regarding the preventative steps against ID theft.

As can be seen from the results, 21% of public respondents agreed while 7% strongly agreed that they are aware of the manner in which ID thieves operate. Twenty per cent disagreed and additionally, 10% strongly disagreed. It appears further from the results that 19% did not know.

The views of SAPS officials are also presented in regard to the operations of ID thieves. The data show that 12% agreed that they know how ID thieves operate and additionally, 4% strongly agreed. 6% disagreed with this view and to add to this, 4% strongly disagreed. Of the 30 respondents who are SAPS members, the results show that 8% carried no knowledge as indicated by the data.

From the results, although there were those who knew, one-third majority (30%) of public respondents convincingly have shown that they did know how ID thieves
operate. Comparing the police’s knowledge about the operations of ID thieves, 12% have indicated that they know; however, there was a slight difference of 2% as compared to their colleagues who did not know (10%).

Figure 4.17: Inability to obtain credible evidence (N=30)

The views expressed by the data in Figure 4.17, represents SAPS officials regarding the impact that unreliable evidence has on prosecution of ID theft. 43 per cent (13) of the respondents agreed that such inability by the SAPS to obtain reliable evidence in cases of ID theft leads to unsuccessful prosecution, while 20 per cent (6) strongly agreed. On the other hand, 17 per cent (5) disagreed and only 3 per cent (1) strongly disagreed. The results conclude to indicate that 17 per cent (5) did not know.

The results indicate that most of ID theft cases go unprosecuted. Budzilowicz and Nugent-Borakove (2007:15) stated that 8 in 10 cases of ID theft go unprosecuted. This was, among others, caused by the lack of credible evidence presented in court by the prosecutor. Police officials were given an opportunity to express their views regarding unreliable evidence obtained during the course of investigating ID theft. The majority of the respondents (63%) indicated that the inability of SAPS members to attain sufficient evidence in cases of ID theft results in our courts being unable to successfully convict the perpetrators.
4.5 CONCLUSION

This chapter presented findings on different perceptions of various aspects concerning ID theft. It was explicit in this chapter that even though ID theft is not a new challenge facing SAPS and potential victims, the majority have knowledge however, it is very limited with regard to the scope and dimensions of this crime. The findings of this study provide a better understanding regarding the scope, dimensions and financial impacts in particular, of ID theft.

It is also important to note that the results of this study best fit SAPS, the public and financial institutions to respond effectively to ID theft. The results have also shown that in a developing city such as Polokwane, ID theft is slowly but steadily becoming one of the major problems that SAPS has to address before it even spread more than it currently is. But the results have indicated that combined effort by communities, SAPS, private sector and other arms of CJS, this crime may be minimised if not eradicated at all.

Apart from what was learned in this chapter, these results will holistically help the researcher to interpret and discuss the findings in the next chapter, as well as to draw conclusions on how SAPS in Polokwane respond to ID theft. Recommendations will also be made in the next chapter.
CHAPTER FIVE: SUMMARY, CONCLUSIONS, DISCUSSION, AND RECOMMENDATIONS

5.1 SUMMARY
ID theft has been one of the priority crimes classified as Serious Economic Crime by the DPCI. In light of this statement, the number of ID theft cases reported in recent years (between 2014 and 2015) by the various organisations (i.e. SAFPS) are proof that ID theft is prevalent and people are continually suffering financial losses. SAPS crime statistics have also shown the number of commercial crime reported between the years of 2005 and 2015. From the statistics, it is evident that the response to ID theft is still a problem in many cities, in this case, Polokwane. Thus the researcher found it worthy to conduct a study in this city.

In an attempt to address this problem, the researcher formulated a number of hypotheses in order to achieve the goals of this study. These hypotheses were formulated objectively in consideration of the statistics provided in this study, which indicated a clearer perspective of ID theft in Polokwane. The hypotheses of this study were four-fold. The level of awareness and causes of ID theft were formulated as two of the hypotheses of this study. The other two hypotheses covered the issue of prevention measure and reporting of ID theft.

Founding and pertinent literature to the problem statement was also reviewed. Literature consulted in this study has shown how ID theft remains a problem for a number of countries world-wide and not only in South Africa. It has further shown how developments in technology contribute to ID theft. Information regarding targeted population for ID theft has been evaluated and comparisons have been made. On the other hand, methods relating to how various state agencies respond to ID theft have been highlighted in the literature.

In order to competently report on this problem (ID theft), the researcher adopted a quantitative method. The majority of data was represented graphically to express the views of the respondents without any omission from the researcher. The instrument used in this survey was a questionnaire, which was well structured without any form of bias and negative influence. From the respondents’ response, the researcher presented the findings of the survey in chapter 4. The findings presented the exact
views of the respondents. These findings are incorporated in order to reach clearer conclusions and are further discussed in this chapter.

5.2 CONCLUSIONS
A number of themes emerged from this study, many of which confirm the need for police to keep up to date with technology, many of which indicating the need for continued and enhanced attention to be paid towards this crime.

5.2.1 Awareness:
- In as far as knowledge about ID theft is concerned, the respondents are aware of ID theft. There are those few, constituting minority, who do not about this crime.
- The majority of the respondents from both the public and SAPS members report ID theft. This consequence concludes that there is a high number of victims of ID theft.
- A further conclusion to the above could be that, males are less targeted by perpetrators of ID theft and the existing possibility is that, males do not report this crime.
- It can further be concluded that, due to the nature of this crime, victims do not know if fraud is committed in their names and only when the damage has already been done, they become aware.
- Concerning age, those aged 26 to 45 years are at high risk of becoming victims of impersonation and those at the age of 18 to 25 and 56 and above are likely at low risk.
- The majority of the respondents know the consequences of ID theft while on the other hand it cannot be ignored that there are people who do not know the impact of ID theft.
- Regarding campaign awareness, only specific and not all areas are targeted by SAPS to conduct ID theft awareness.
- Additionally, although there is a high level of awareness, there is still a need to increase police and public knowledge about ID theft.
5.2.2 Causes of identity theft:

- There is a need to provide SAPS members with ID theft training and Polokwane residents with education on ID theft and other related financial crimes that may occur as a result of ID theft.
- Victims are careless in handling their personal information since the loss of wallets was found to be a frequent manner by which victims loses their IDs, however, very often the victim does not know how the perpetrator obtained his or her ID.
- Access to Internet and technology are the most factors simplifying the stealing of personal information.
- Individuals aged 26 to 45 are vulnerable to ID theft as they are found to be accessing Internet more frequently than other ages and are likely to be subjected to financial exploitation.
- From the latter conclusion, it can also be deduced that such victims do not report this crime to SAPS as they may not be aware of their victimization,
- And again, by the use of Internet, it becomes difficult to identify the perpetrator and for SAPS to investigate the crime due to its complex nature.
- Finally, it can be concluded that people are ignorant in keeping their IDs safe and destroying their personal information.

5.2.3 Preventative measures and challenges:

- The existence of a strong partnership between SAPS, Polokwane residents and other government institutions can help to prevent ID theft.
- Because of poor public-police partnership, this imposes difficulties for SAPS members to obtain information from Internet service providers, banks, stores and other financial institutions.
- The complexity of ID theft and the fact that this crime very often crosses jurisdictional boundaries create challenges for SAPS and thus there is a need to collaborate and share information with community so to increase investigative capacity.
• Modern ways of stealing IDs, specifically through Internet, make it difficult to for SAPS members to investigate and identify perpetrators.

• Among SAPS ranking structure of the respondents, majority of Constables were found responding to this crime more frequently than others. Therefore, lack of experience or expertise in how to investigate ID theft is a challenge.

• Lack of resources to investigate this crime is without a doubt, a serious challenge.

• Notably, it can be concluded that there are no full-time investigators for this crime and investigations are shared amongst available limited staff.

• With regard to influx flow of foreign nation into the city, a serious challenge is that it is likely that often times the perpetrators are from another country or province.

• With the majority of the respondents not knowing how long SAPS takes to respond to ID theft cases, an objective conclusion can be reached to say that such cases are either not reported and if reported, it takes quite a long time to effectively respond to this crime.

5.2.4 Reporting and prosecution of identity theft

• In as far as sharing of information is concerned; there is a need for better, consistent information to be shared between SAPS members and communities regarding ID theft.

• Although it cannot conclusively be said how often, it can be said that ID theft cases are reported at Polokwane police station and that, ID theft is prevalent in Polokwane.

• The residents do not consult with the police about ID theft and so are the police.

• Irrespective of the absence of consultation between the public and police, the former highly believe and trust in the latter’s ability to respond to ID theft.

• There is a need to educate people about the financial implications of being a victim of ID theft as well as other related implications that may arise.
The public does not know about ID thieves and how they operate, and so are some of the police officials.

SAPS officials find it challenging to obtain sufficient evidence to further successful prosecution.

Many perpetrators go unidentified, left not apprehended, and if so, not prosecuted.

5.3 DISCUSSIONS
After having measured the results obtained from the data and the conclusions made upon analyses of the findings in this study, it is now important to discuss these findings and conclusions by incorporating what research had already been conducted to the results in this study, as this might be helpful to begin to identify a number of areas of concern relating to ID theft, not in Polokwane, but within the province of Limpopo as well.

This research has generally found that cases of ID theft are reported to the police and that people are aware of this crime. While on the other hand, other people did not know about the existence of this type of crime and what to do in case they find their IDs unlawfully utilised to commit other crimes. Although many carried knowledge of this crime, it was apparent that most did not know how to prevent themselves from being victimised. With that said, the question is whether the SAPS in Polokwane are able to respond to this crime? Therefore, the purpose of this study was to examine the SAPS ability to respond to ID theft in Polokwane.

5.3.1 Awareness
Allison et al. (2005:19) state that the prevalence and impact of identity-based crimes have grown significantly in the last decade and relatively little is known about the nature and extent of these activities. Holt and Turner (2012:319) suggest that perhaps more importantly, even less is known about how individuals identified as high risk for ID theft victimization can protect themselves from experiencing such an incident. The findings in this study lend partial support these researchers’ views. Although there were those who were not aware of ID theft, the findings have shown that majority are aware of the existence of this crime however, they are unknowledgeable. Consulted statistics, ID theft researcher institutions and law
enforcement officers proposed that ID theft is on the rise. To support this perception, the finding in this study (Figure 4.2) has shown that that majority of SAPS officials and Polokwane residents have accepted that ID theft victims are many. Although prevalence rates of ID theft are on the rise, they remain a relatively rare event (Holt & Turner, 2012:318).

Irrespective of the findings of this study indicating that the majority of people are aware of ID theft, particularly those between the ages of 26 to 45, the researcher reviewed empirical studies and identified that victims of ID theft are many across the globe. Supporting this finding, McLoughling (2015) reported that in South Africa there were 15420 victims of impersonation records listed in the SAFPS database as at 31 December 2014, with 3334 cases reported in 2014 alone. On the other hand, in the US, it was reported that ID-related theft was “at a record high” and happened every 3.5 s on average and FTC reported 8 million ID theft victims in 2006 and a similar finding of 8.1 million victims was found in 2007. The number of identity theft victims climbed to 9.9 million in 2008 (Lai et al., 2012: 353).

To conclude, although a comparison between males and females regarding the most vulnerable gender in regard to ID theft was not shown in the findings, literature shows that males appeared to be less resilient to ID theft victimisation in keeping with previous research on the gender dynamics of ID-based crimes and fraud (Copes et al., 2010: 1047).

5.3.2 Causes of identity theft

Ignorance on the part of victims, technological advancements, loss of wallets were the leading causes of ID theft as compared to access to Internet and the lack of understanding of the concept ID theft. Overall, ignorance had 88%, with both technology and loss of wallets constituting 84% each, and Internet had 60% while lack of understanding of the concept of ID theft amounted to 68%.

With technology being second leading causes of ID theft, it is clear that it has brought about new vulnerabilities. Robinson et al. (2011:1) support this by stating that such vulnerabilities are brought via unsecured personal computers and made existing identity infrastructures more vulnerable (eg, by facilitating document forgery). Technology is a double-edged sword: it both changes and makes more efficient and effective the way in which identity can be established, but also has
similar effects on the way identity can be abused. Technology also permits new and sophisticated methods of committing existing crimes, such as through the use of the Internet to perpetrate advance fee fraud or the distribution of fake phishing emails in order to dupe individuals into divulging personal data.

It is clear that technological advancements and innovations are continually changing and the way ordinary people do business is gradually changing and clearly have some negative impacts. The increased accessibility to personal information has provided ID thieves with new opportunities to engage in criminal activity. The findings have further shown that those at the age of 26 to 45 are likely to access Internet more frequently than other age categories, suggesting this age group to be highly at risk of ID theft. In accord with this finding is Anderson's (2006) analysis of the FTC's 2003 data, where it appears that those at the greatest risk of ID theft victimization are consumers between the ages 25-54, with higher levels of income (Copes et al., 2010: 1046). The latter authors went on to state that those with the lowest risk include the elderly (i.e., those aged 75 and older) and those who reside in households headed by persons aged 65 and older. This partially support the finding in this study in which it appeared that those at the age of 18 to 25 and 56 to 65 are at low risk.

Finally, 60% of the respondents have indicated that access to Internet is among the master promoter to ID theft. In support of this finding, Finch (2003: 94) emphasises that Internet provides unparalleled opportunities for those seeking a new identity to access the necessary information. One of the anomalies of Internet use is that although 'it is much more difficult to verify identity and sincerity online...many users appear to be more trusting of those met online than those they encounter in person'. This leads internet users to be far less security-minded in relation to their personal information when they are online than they are in 'real life' situations.

5.3.3 Prevention measures and challenges

Economic crime is a serious challenge for business leaders, government officials and private individuals in South Africa. According to the study by Beetar (2014) an unbelievable 69% of South African respondents to the survey indicated that they had been subjected to some form of economic crime in the 24 months preceding the survey, compared to 37% of global respondents. In 2013, South Africans lost more
than R2.2billion, according to the SABRIC and meanwhile, data from the SAFPS revealed that the number of ID theft cases reported by the end of April 2014 increased 16% year-on-year. This is only the tip of the iceberg as many frauds still go undetected in the absence of more effective fraud prevention systems.

The findings have shown that police partnership with the community and the DHA will assist in reducing ID theft. This is evidently supported by 72% of the population majority who agreed that a well-structured police partnership with the DHA will assist in detecting and deterring ID theft, meanwhile 74% of police officials indicated that poor partnership with the public impact negatively on responding to ID theft cases. The findings have also indicated that the secretive nature or patterns involved in committing ID theft poses a serious challenge for police to respond to this crime. 65% of SAPS officials have acknowledged that the secretive nature of ID theft is a challenge. To support this finding, literature indicates that offenders may also use high tech methods via computers and/or the Internet to obtain personal information that is seemingly unprotected by the victim. The prevalence of electronic commerce and financial services that enable access to sensitive personal data, such as bank records and identity data have significantly increased the opportunities offenders have to engage in high tech identity theft and fraud. Businesses and financial institutions store sensitive customer information in massive electronic databases that can be accessed and compromised by hackers (Holt and Turner, 2012:309).

The immigration of neighbouring nationals into the city was as well accepted by the SAPS officials to be one of the challenges relating to their response to ID theft cases. The findings have indicated that 87% of the sampled SAPS officials regarded the influx flow of neighbouring nationals into the city as one of the challenges. Previous research also shares the same light in regard to this view. Robinson et al. (2011:5) found that the increased mobility of individuals, facilitated by cheap air travel, also presents further opportunities for immigration-related fraud, passport forgery and abuse of travel-related ID.

Most importantly, unavailability of sufficient resources was considered a challenge for SAPS. The findings of this study have indicated that 64% of the sampled SAPS officials indicated the lack of resources as a challenge. In reality, most police stations don’t have the resources to investigate ID theft, but many also don’t understand that
they need to do a better job of explaining this to the victims who arrive on their doorstep desperately looking for help.

5.3.4 Reporting and prosecution of identity theft
Evidence from the findings suggests that ID theft cases are reported to the SAPS when encountered. The findings have shown that 86% of the SAPS members agree that the public do report such incidents. With this high percentage, it is very safe to say that the majority of the public do report such cases. While on the other hand, this finding may suggests that there are high number of ID theft cases reported in Polokwane police station. However, considering what Budzilowicz and Nugent-Borakove (2007:15) stated, that 8 in 10 cases of ID theft go unprosecuted, supported by the findings of this study in that the majority of SAPS respondents (63%) indicated that the inability of SAPS members to attain sufficient evidence in cases of ID theft results in our courts being unable to successfully convicting the perpetrators. It is evidently clear that the majority of such reported cases are not investigated or unprosecuted.

A further emerging argument could be that victims do not know that they are or have been victimised, until made aware by a certain financial institution through rejected loan application or opening of accounts. According to Budzilowicz and Nugent-Borakove (2007:8) law enforcement officers and financial institutions generally become aware of ID theft incidents through victim complaints or when law enforcement uncovers evidence of the crime while performing other duties. The disparity between the estimated number of victims and the number of documented victims indicates that a relatively small number of ID theft victims report the crime. This supports the finding that the secretive nature of ID theft is a great challenge when responding to this crime.

Although the results (70%) show that the public share information about ID theft with police, it can also be questioned as to whether police and residents know their roles in cases of ID theft? The victims or public may not be aware of the evidentiary needs of police officials, thus may not assist police as effectively as they could. For example, victims will be expected to know all accounts he/she opened with any store and those opened online. They may also be expected to provide a range of documentary proof dated from a number of previous years. As a result, record
keeping on the side of victims become essential in order to enable the police to obtain credible evidence.

Thieves are emboldened because they know they’re unlikely to be caught. Some studies have suggested that only one in every 700 cases of ID theft is ever prosecuted. While the punishments for ID theft are now very severe, with stiff prison sentences for the worst offenders, the vast majority of ID theft cases go without being investigated, unprosecuted, and unpunished (Hinde 2005; Bechan 2008 and Angelopoulou, 2010). This reality, coupled with the ease with which ID theft can be committed, has simply emboldened criminals and made the crime irresistible to many thieves (Hinde 2005).

5.4 RECOMMENDATIONS FROM THE STUDY

5.4.1 Recommendations for awareness

The findings and conclusions from this research should be used to disseminate awareness on ID theft, including educational and victim assistance programmes. The SAPS should undertake educational programmes and use the findings of this research to assist in describing what impacts ID theft has on victims and how the latter may prevent themselves against ID theft. Educational programmes in this area (Polokwane) would typically include a discussion between SAPS members and the community regarding financial effects of ID theft on victims.

Based on the findings of this study, educational programmes should include an overview of information on the possibility of the existing possible opportunities of being a consistence victim of ID theft. The SAPS in Polokwane police station should explore ways to educate and remind Polokwane residents about ID theft prevention. They can use Polokwane local newspapers, local radio stations and the SAPS web page to publicise information. Pamphlets should be developed and distributed to the local businesses, churches, taxi ranks, banks, shopping malls, Facebook and other social media. The SCP members and CPF should be encouraged in finding opportunities to inform residents on prevention techniques.

Awareness level among SAPS officials regarding ID theft also need to be enhanced. Based on this, the researcher recommends that the SAPS finds specialists in ID theft
investigations to provide cost-effective basic training on ID theft to police officials in Polokwane police station, targeting mostly, constables and detectives. The reason for this target is that the findings of these study have shown that most constables are at the operational level and logic suggest that they are mostly called to respond to ID theft, while on the other hand, detectives are undertaking a lot of investigations. The SAPS should develop advanced training for investigators, along with investigative resources.

It is expected that the findings and conclusions of this research can be used to ensure that Polokwane residents are always vigilant against ID thieves.

5.4.2 Recommendations for the causes of identity theft
The findings and conclusions of this research have indicated that people are ignorant in the manner which they handle their IDs. The loss of wallets has also been seen as one of the contributing factors to ID theft, thus technology and access to Internet have been on the top of the ladder as main causes of ID theft.

The researcher recommends that community education will be the best way to minimize the causes of ID theft. Literature has shown that a thief cannot steal an ID if he or she cannot first find personal and financial information belonging to a potential victim. In order to gain such information, the loss of wallets and easy accessibility of people’s personal information over the Internet present the opportunity for ID thieves. Therefore, the researcher further recommends that police should continually encourage the public to steps to reduce their risks of becoming ID theft victims by not simply making available their ID numbers and other personal information over the Internet. Most Internet users have been identified to be between the ages of 25 to 45 who are likely to be victims. These group ages should be targeted for education on information sharing on Internet.

5.4.3 Recommendations for prevention and challenges faced
The researcher recommends that the SAPS in Polokwane should invest the time and expense in preparing their officers to provide quality response (investigation) to the public when investigating ID theft cases. Most of the operational staff who are tasked in responding to the initial report should be trained in how ID theft occurs, how it impacts victims, how to prevent it, and ways to recover from it. The detective unit
should be encouraged to develop contacts and alliances within Polokwane local business community and the major financial institutions.

According to Allison (2003:50-51) feasible ideas suggested by affected groups include the increased protection of personal information, through greater use of biometrics and increased public awareness. This author made the following suggestions:

- “Greater use of biometrics, gives better protection to individual’s IDs from being assumed by imposters. This technology uses a physical trait on an individual as a means of verification, effectively eliminating the need for personal information, “...the dream of many security experts is using biometrics, technology that can identify people from some unique physical trait.” The use of biometrics is nothing new; many government agencies maintain their security with it. The cheapest and most widely used form of biometric verification is a fingerprint scanner. This device is not only used by law enforcement for criminal investigations, but also has wider applications of access control to buildings, computer terminals, bank accounts, etc.

Biometric technology has the ability to monitor the actions of its users and so could become an invasion of an individual’s privacy. When evaluating the pros and cons of employing more technology to combat crime, this author is of the opinion that taking such an approach is a costly and more importantly temporary solution.

- The second suggestion was proposed by officials in both private and government agencies that deal with ID theft all of whom have stated that one of the best forms of prevention is greater awareness among the population. It seems logical to reason that increased education of the public would have a long term effect of reducing some of the opportunities for identity thieves, especially those who employ low-tech methods for obtaining the necessary information.”

The researcher therefore recommends that SAPS should encourage local businesses, merchants in particular, to use biometric system when selling their products via accounts or when providing services which require the use of an ID.
In conducting public awareness, it is recommended that SAPS should, inter alia, in their awareness campaign, admonish the public on how to protect themselves against ID theft. According to SAFPS (2015), people should do the following to avoid becoming victims:

- Before revealing any personally identifying information, people should find out how it will be used and shared. If it will be used or shared in a way that makes them uncomfortable, they should ask if they have an alternative.
- Pay attention to your billing cycles to be sure that its bills arrive on time.
- Put passwords on credit-card, bank and phone accounts.
- Avoid using easily available information like mother's maiden name, birth date, or phone number.
- Keep a record of all credit-card account numbers, expiration dates and the telephone numbers and addresses of each creditor.
- Minimise the identification information and the number of cards they carry.
- Do not give out personal information on the Internet unless they have initiated the contact or know who they are dealing with.

The researcher further recommends that SAPS corroborate and partner with the communities, DHA, merchants and financial institutions. This corroboration and partnership will assist SAPS in ensuring that information is always made available to them by these institutions whenever they need it. These relationships can be formed through persuasion of the following avenues:

- Facilitating meetings between financial institutions, merchants and investigators of ID theft in SAPS;
- Using these meetings to share information and intelligence pertinent to investigations and current trends in ID theft crime.

Training of officials on how to investigate Internet committed crimes (cybercrimes) should be considered in Polokwane. In conclusion, SAPS should work together with the DHA to strengthen boarder policing at all Limpopo’s entry ports.
5.4.4 Recommendations for reporting and prosecution
The findings and conclusions from this research have indicated that police inability to obtain reliable evidence in cases of ID theft leads to unsuccessful prosecution. Based on these findings and conclusions, it is recommended that there should be more training of investigators and greater collaboration on financial crimes and ID theft. This inability by SAPS officers is somewhat a hint that investigators are unknowledgeable about ID theft. The findings and conclusions also draw attention to a need for local, cost-effective training for SAPS investigators with step-by-step instructions on how to investigate ID theft. Improved data sharing and enhanced investigation training could help improve local police’s ability to investigate this complex crime.

In conclusion, the SAPS should encourage the public to report cases of ID theft even when they have reported such cases to their respective retail stores and financial institutions. Furthermore, SAPS should encourage people who have lost their IDs or been victims of ID theft to report their case SAFPS on a free toll number: 086 010 1248 or send an e-mail to: safps@safps.org.za.

5.5 RECOMMENDATIONS FOR FUTURE RESEARCH
Although this study provides valuable insights for research and practice, the findings of this study must be interpreted in light of the study's limitations. This study was limited by the size of sampling due to narrow focus, which was translated into limited generalisation of the results found in this research. Collected data were limited to SAPS statistics, limited literature on ID theft within South African context and limited number of financial institutions dealing with ID theft, which excluded statistics from banks and other merchants. The availability of this information from the latter institutions would have given a clearer results on the definite number of ID theft victims and verify how many cases were resolved by these institution and prosecuted in conjunction with SAPS. A clearer picture on how frequent victims report this crime would have been obtained.

Secondly, this study was based on responses from SAPS members and three jurisdictional areas in which the SAPS operates, which has limited the study to the
views of residents in these selected areas. Responses from the broader society of Polokwane at large could be considered in future.

Thirdly, the majority of current relevant literature was employed from other countries outside the African continent and due to limited research into the problem of ID theft in South Africa, replication studies should be conducted in other cities to help determine if the patterns and findings found in this study are true reflections of reality. If the results found in this study are supported by future research, then SAPS should together with other financial institutions and merchants affected by ID theft, go further by establishing the reasons behind the increasing occurrence of ID theft in South Africa. The extended scope of the research can further enhance the generalisation of the research results.

5.6 CONCLUSION

In this study, the researcher has discussed the nature of ID theft and provided ways for merchants and the public to protect themselves to the effects of ID theft. This study has also discussed the modus operandi of ID thieves, the process that perpetrators go through to steal a victim’s ID. The research documented essential proactive ways that can be used as a preliminary measure in responding to ID theft.

It is unfortunate that ID theft is a growing problem in today’s world and this study has shown that the best tool that affected parties have to protect themselves from ID theft is education and awareness which often times leads to early detection. When the residents are aware of their own risk to ID theft, they can take proactive measures to protect themselves from becoming a victim of ID theft. It is therefore hoped that the results of this research will be considered and implemented.

Finally, based on the findings, conclusions and recommendations of this study the researcher is confident that the research problem has been solved, objectives of the study are achieved, and much can be learned from these results.
LIST OF REFERENCES


135


McLoughlin, C. (carolm@safps.org.za). 2015. ID theft Statistics. [E-mail to:] Rakololo W.M. (moyahabo.rakolo@gmail.com) August 5.


“The Zimbabwean pair were charged with fraud, ID theft and possession of fraudulent official documents.” 2014. *Pretoria News*. 24 May: 4. Available at:


APPENDIX A: RESEARCH QUESTIONNAIRE

RESEARCH TOPIC:

AN EXAMINATION OF SOUTH AFRICAN POLICE SERVICE RESPONSE TO
IDENTITY THEFT: THE CASE STUDY OF POLOKWANE POLICING AREA

INSTRUCTIONS

NB: This is not a test, so your opinion will not be judged as right or wrong. It is basically for research purposes, hence any information you supply will be treatment with confidentiality. You are therefore advised that, in the process of completing this questionnaire or a part thereof, you should express your free will and do so voluntarily without any sort of influence. Your identity will not be published in the study or any part thereof. The researcher would like to express his sincere appreciation for your co-operation and time in advance.

Please mark your answer in the space provided with an (X)

For an example, if you agree:

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>I don't know</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
</tr>
</thead>
</table>

140
SECTION A: BIOGRAPHICAL INFORMATION

KINDLY COMPLETE THE FOLLOWING PERSONAL PARTICULARS BY MAKING A CROSS IN THE RELEVANT SPACE

Please provide very brief information regarding yourself. Note that this information cannot be used to identify you.

1. Age Group

<table>
<thead>
<tr>
<th>Age Range</th>
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<tbody>
<tr>
<td>18 - 25</td>
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<td>26 - 35</td>
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<td>36 - 45</td>
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<td>46 - 55</td>
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<td>56 - 65</td>
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<td>66+</td>
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</table>

2. Gender

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<tr>
<th>Gender</th>
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<tr>
<td>Male</td>
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<td>Female</td>
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3. Marital Status

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<thead>
<tr>
<th>Status</th>
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<tbody>
<tr>
<td>Married</td>
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<tr>
<td>Single</td>
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<tr>
<td>Divorced</td>
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<tr>
<td>Never Married</td>
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<td>Other</td>
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4. Are you a member of the South African Police Service?

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<thead>
<tr>
<th>Answer</th>
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<tr>
<td>Yes</td>
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<td>No</td>
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If no, please go to Section B. If yes, please answer the following.
5. How many years of service do you have?

<table>
<thead>
<tr>
<th>Service Duration</th>
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<tr>
<td>Less than 5</td>
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<td>6 to 10</td>
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<td>11 to 15</td>
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<td>16 to 20</td>
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<td>More than 20</td>
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</tbody>
</table>

6. What is your rank?


SECTION B: AWARENESS ON IDENTITY THEFT

<table>
<thead>
<tr>
<th>Statements</th>
<th>Agree</th>
<th>Strongly Agree</th>
<th>I don’t know</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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<tbody>
<tr>
<td>7. Polokwane residents know about the crime of identity theft.</td>
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<td>8. The victims of identity theft are many in my area.</td>
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<td>9. Polokwane residents know the consequences identity theft.</td>
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<td>10. I am aware of the existence of the identity theft in my area in my area</td>
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<td>11. There are awareness campaigns about identity theft in my area.</td>
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<td>12. The police in my area provide precautionary measures on how to reduce the levels of identity theft.</td>
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</table>
13. Members of the public are aware of the different avenues to report identity theft.

SECTION C: LIKELY CAUSES OF IDENTITY THEFT

<table>
<thead>
<tr>
<th>Statements</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>I don't know</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>14. Lack of understanding of identity theft by both the police and community contribute to the cause of this crime in my area.</td>
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<td>15. The loss of wallets and/or purses gives rise to identity theft.</td>
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<td>16. The advancing technology is responsible for the crime of identity theft.</td>
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<td>17. Access to Internet simplifies the cause of identity theft.</td>
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<td>18. The ignorance of protecting personal information by individuals is the grass root of identity theft.</td>
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<td>19. Carelessness attitude of the victims contribute to the rise of the crime of identity theft.</td>
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<td>20. Greediness on the part of the victim is a factor contributing to the crime of identity theft.</td>
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### SECTION D: PARTNERSHIP POLICING

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<thead>
<tr>
<th>Statements</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>I don't know</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
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<tbody>
<tr>
<td>21. The police-public partnership is well structured in my area.</td>
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<td>22. Community police partnership can alleviate identity theft in my area.</td>
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<td>23. The local police are working together with the community in my area to address identity theft.</td>
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<td>24. The existence of partnership between Immigration Officers (Department of Home Affairs) and the police may deter the incidents of identity theft.</td>
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### SECTION E: CHALLENGES

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<tr>
<th>Statements</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>I don't know</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
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<tbody>
<tr>
<td>25. The secretive patterns associated with identity theft make it difficult for police in my area to deter the crime.</td>
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<td>26. Poor police-public partnership hampers the effective policing of identity theft in my area.</td>
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<td>27. There is lack of resources provided to police within my area to respond effectively to identity theft.</td>
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</tbody>
</table>
28. Influx of foreigners into the City of Polokwane hinders effective policing of identity theft.

SECTION F: RESPONSE TIME

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>I don’t know</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>29. The local police are effectively responding to the crime of identity theft.</td>
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<tr>
<td>30. The local police timeously respond to identity theft cases.</td>
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<tr>
<td>31. The local police currently have effective measures to curb identity theft timeously.</td>
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SECTION G: COMMUNICATION PROCESS

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<tr>
<th>Statements</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>I don’t know</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
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<tbody>
<tr>
<td>32. There is a channel of communication between the police and the community members regarding identity theft in my area.</td>
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<td>33. Community members share information about identity theft with the police in my area.</td>
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<td>34. Members of the community always report identity theft to the police in my area.</td>
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</tbody>
</table>
35. The police officers consult with the community members about identity theft problems in my area.

36. The police officers consult with the community members in order to identify identity theft problems in my area.

SECTION H: MODUS OPERANDI AND LAW

<table>
<thead>
<tr>
<th>Statements</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>I don't know</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
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<tbody>
<tr>
<td>37. The local members of the public believe in police ability to respond to identity theft.</td>
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<td>38. The Polokwane residents know what to do in case they find themselves as victims of identity theft.</td>
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<tr>
<td>39. The residents together with the police in Polokwane know how identity thieves operate.</td>
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<td>40. The inability to obtain credible evidence by police when dealing with identity theft makes it difficult for possible prosecution.</td>
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41. Anything else you wish to add regarding police response to Identity Theft? (Modus operandi of ID thieves, dominant location in Polokwane, and potential victims)

___________________________________________________________________
___________________________________________________________________
___________________________________________________________________

Thank you for your co-operation in completing this questionnaire.
APPENDIX B: TUT ETHICAL CLEARANCE (APPROVAL)

Tshwane University of Technology

Faculty Committee for Research Ethics - Humanities [FCRE-HUM]

The TUT Research Ethics Committee is a registered Institutional Review Board (IRB 00005968) with the US Office for Human Research Protections (OHRP 00004997) (Expires 9 Jan 2017). Also, it has Federal Wide Assurance for the Protection of Human Subjects for International Institutions (FWA 00011501) (Expires 22 Jan 2017). In South Africa it is registered with the National Health Research Ethics Council (NHREC 160509-21). The FCRE-HUM is a subcommittee of the Senate Committee for Research Ethics.

12 NOVEMBER 2015

Rakololo, W.
C/o Dr. A.A. Olutola
Department of Safety and Security Management
Faculty of Humanities

Dear Ms./Mr. Rakololo, W.

Title: An examination of South African Police Service responses to identity theft: The case study of Polokwane Policing area

Investigator: Rakololo, W.
Qualification: M Tech: Policing
Supervisor: Dr. A.A. Olutola
Co-supervisor: Dr. J.T. Mofokeng
Co-supervisor: None

Thank you for submitting your proposal for ethics clearance.

Decision: The application be Approved

In reviewing the proposal, the following comments/notes, emanating from the meeting are tabled for your consideration/attention/notification:

- The project involves a questionnaire survey among Polokwane SAPS officials and community members on the issue of identity theft
- The topic of the study is not ethically sensitive
- As a questionnaire survey is to be used an not interviews, it is not necessary to have a Information Leaflet and Informed Consent documentation as well as a Survey Cover Letter (the latter will suffice). Also, in the Survey Cover Letter the paragraphs do not need to be numberd, and if the ethics of the study approved by the FCRE, then the contact details given for enquiries should be those of the FCRE chairperson and not of the REC chairperson.
- The SAPS permission letter is provided
- The questionnaire does not present any ethical problems

We empower people
Tel: (012) 362 9052 Tel: (012) 362-7074, www.tut.ac.za • The Registrar, Private Bag X880, Pretoria 0001
The proposal is in order.

The Faculty of Humanities Research Ethics Committee reviewed the documents at its meeting on 12 November 2015. The study is approved.

The Committee wishes you well with your research endeavours.

Signature

Chair / Deputy-Chair
Faculty Research Ethics Committee
[Ref#: FCRE/SSM/STD/2015/08]

27 November 2015

cc. Dr. A.A. Olutola; Dr.
J.T. Mofokeng
APPENDIX C: SAPS AUTHORITY TO CONDUCT RESEARCH

SUID-AFRIKAANSE POLISIEDIENS
SOUTH AFRICAN POLICE SERVICE

PROVINCIAL COMMISSIONER
SOUTH AFRICAN POLICE SERVICE
POLOKWANE
LIMPOPO
2016-05-12

A. Mr WM Rakolo
   Department of Safety and Security Management
   Private Bag x680
   Pretoria, 0001

B. The Cluster Commander (Brigadier Mogwaneng)
   Polokwane Cluster
   South African Police Service
   Limpopo Province

AUTHORITY TO CONDUCT RESEARCH: AN EXAMINATION OF SOUTH AFRICAN POLICE SERVICE
RESPONSE TO IDENTIFY THEFT: POLOKWANE POLICING AREA: M TECH POLICING; TSHWANE
UNIVERSITY OF TECHNOLOGY; RESEARCHER: WM RAKOLOLO

A.1. Your authority to conduct research on examination of SAPS response to identify theft is
    herewith granted.

2. The researcher should take care of the following:
   - The research will be at your own cost.
   - The research will be conducted without any disruption of the duties of personnel.
   - The information will at all times be treated strictly confidential.
   - Participation in the interviews must be on a voluntary basis.
   - You are expected to donate an annotated copy of the research work to the service.

B.1 Copy for your information.

2. The researcher has been granted the authority to conduct research on the abovementioned
   topic, and you are therefore requested to assist the researcher were it is possible.

3. Hoping you will find everything in order.

                                      [Signature]
                                      LIEUTENANT GENERAL
                                      PROVINCIAL COMMISSIONER
                                      LIMPOPO PROVINCE
                                      NJ LEDWABA

                                      Date 2016/05/12
October 24, 2016

University of Limpopo
Faculty of Humanities
School of Languages and Communication Studies
Phone: (015) 268 3069
Lukas.Mkuti@ul.ac.za

Prof. A.A. Olutola
Tshwane University of Technology
Faculty of Humanities
Department of Safety and Security Management

Dear Prof. Olutola,

LANGUAGE EDITING LETTER

This letter serves as proof that I edited the dissertation of Mr W.M. RAKOLOLO entitled *AN EXAMINATION OF SOUTH AFRICAN POLICE SERVICE (SAPS) RESPONSE TO IDENTITY THEFT: THE CASE STUDY OF POLOKWANE POLICING AREA.*

Regards

Dr. Lukas Mkuti
APPENDIX E


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**SOURCE:** SAPS: CRIME RESEARCH AND STATISTICS (www.saps.gov.za)